

# **2007 Missouri Medical Malpractice Insurance Report**

**September 2008**



**DIFP**  
Department of Insurance  
Financial Institutions &  
Professional Registration

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# Executive Summary

## Data Sources

This report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP). These data include open and closed claims that insurance companies and self-insured hospitals are required to report under Section 383.105 RSMo. The department makes every possible effort to make sure these data are accurate; however, the accuracy of this report depends largely upon the accuracy of the data filed by the insurers and self-insured hospitals.

*As a caveat, readers are cautioned that claims covered by self-insureds and largely unregulated surplus lines companies and risk retention groups have historically been underreported. One large self-insurer only recently began reporting claims information. Since claims incurred by this entity are not available for the years prior to 2007, they have been omitted from all figures and tables in this report. Recently, new legislation was enacted to remedy underreporting. The new law is currently being implemented and does not impact the data in this report.*

Additional information is derived from the Page 15 supplement to the annual statement. These data contain information about type of business, company, volume of business, market share, loss ratio, and insurer expenses.

## Concepts and Definitions

Every attempt was made to make this report accessible to a broad readership. As such, technical terminology has been avoided where possible. However, readers should familiarize themselves with a few basic insurance terms.

### Premium Written vs. Premium Earned

**Premium Written:** The cost of coverage for the full policy term, reported as of December 31<sup>st</sup> of the year in which a policy is issued, regardless of whether the policy term extends to future years. Written premium for a year includes premium adjustments, such as cancellations and changes in coverage, during the year for policies issued in the prior year.

**Premium Earned:** The dollar amount associated with the portion of the policy term that has elapsed by year-end.

The difference between written and earned premium can be better illustrated by example. Assume a one-year policy is issued on July 1<sup>st</sup>, 2006, at a cost of \$1,000. At the end of the calendar year, the insurer will report \$1,000 of **written** premium on their financial annual statement. However, only half of the policy term will have elapsed at year-end. As such, only \$500, or one-half of the written premium amount, will be reported as **earned** premium. Earned premium is thus the amount of premium corresponding to the coverage actually offered during the year, since at year-end, half of the policy term will provide coverage in the future. For this reason, **earned premium** is the appropriate figure to use for assessing the performance of policy. For example, losses incurred during a reporting period correspond to elapsed coverage, and (obviously) not to coverage that will be extended at some future date.

### Paid Losses vs. Incurred Losses

**Paid Losses:** The amount of claims payments distributed during the year. In many instances, especially for “long tailed” lines such as medical malpractice, paid losses may correspond to claims that were first opened (perhaps many) years prior to the date of payment. They may also represent payments on structured settlements for claims closed in prior years.

**Incurred Losses** Paid losses plus the change in loss reserves for the year. Reserves are insurers' expectations about how much will eventually be paid out on claims incurred during the year. This amount includes estimates about the eventual cost of pending claims. Incurred losses also include estimates of losses that have been incurred but not yet reported to the insurer (called "incurred but not reported," or IBNR). Lastly, incurred loss amounts may reflect adjustments to estimates from prior years, since the true cost of a claim will become clearer as time passes.

The amount of **incurred losses** is the measure of underwriting performance in a given year, since paid losses typically represent losses incurred in prior years. However, it is important to stress that **incurred losses** are *estimates*. The actual amount of total losses incurred during a year won't be known with certainty until many years in the future, when all pending claims are closed.

### **Components of Profitability**

**Loss Ratio:** The ratio of incurred losses to earned premium.

**Defense and cost containment expenses:** The costs associated with adjudicating a claim, such as legal defense costs or payments for expert testimony.

**Adjusting and other expenses:** Additional expenses associated with administering a claim, such as claims personnel salaries and overhead.

**Loss adjustment expenses:** Defense and cost containment expenses plus adjusting and other expenses. Loss adjustment costs are the most significant expense component for medical malpractice insurance, and in 2007 exceeded even the amount of incurred indemnity going to claimants.

**Other Expenses:** In addition to legal costs, other expenses consist primarily of sales costs, general business expenses, taxes and fees, and dividends.

**Other Revenue and Expenses** Medical malpractice insurance is a "long tailed" line, meaning that premiums are collected perhaps many years before claims payments will be made. This time lag creates opportunities for significant investment gains, which in turn can partially offset the cost of coverage. Investment returns are thus a significant component of revenue for malpractice insurers.

**Calculating profitability** Insurers are required to annually file a financial statement. This statement contains a "state page," on which is reported claim costs and expenses directly tied to the operations in each state. However, some expenses and revenues, such as federal taxes and investment returns, are not intrinsically tied to state operations, and are reported as national aggregates. To assess true profitability in a state, national expenses and revenues must be allocated to a state in some non-arbitrary manner. The National Association of Insurance Commissioners (NAIC) has developed a widely-accepted profitability formula that performs these allocations. The NAIC figures through 2006 are reproduced in this report. The 2007 figure was calculated by the DIFP in accordance with the NAIC formula.

### **Claim Counts**

**Claim:** For purposes of this report, a *claim* corresponds to each defendant named in a malpractice action. If multiple defendants are named by a single claimant, then each named defendant is considered a separate claim. Reopened claims are counted twice, first as the original claim and second as a new claim reported in the year the claim is reopened. Reopened claims are relatively rare.

**Occurrence:** As opposed to a "claim," an occurrence consists of an incident or series of incidents leading to alleged harm to a single party. One occurrence thus corresponds to a single plaintiff or injured party, regardless of the number of defendants involved in the occurrence. That is, one *occurrence* can spawn numerous *claims*. Prior to last year's report, the DIFP has had no method of identifying occurrences within the database, since the data contained no unique identifier that would relate each claim to a common occurrence. Building on efforts last year, the DIFP again recoded a subset of the data based on the gender

and date of birth of the injured party, and the date of injury. The data were then subject to considerable manual inspection, and were recoded where necessary based on the names and residencies of the involved parties, and place of injury. We are confident that the results have a very high degree of reliability, with error rates well below 1 percent. See the section below entitled *New Additions to the Medical Malpractice Report* for further discussion.

**Claims Reported:** The number of newly opened claims filed with insurers during a year, plus prior claims that are reopened.

**Claims Closed:** The number of claims brought to final settlement during the course of a year.

**Claims Paid:** Claims closed with an indemnity payment to the claimant.

**Claims Pending:** Total number of claims open at year end, regardless of when the claims were first reported.

**Average Indemnity:** The average amount paid on a claim, or total claim indemnity / total number of claims closed with payment. Average indemnity amounts exclude loss adjustment expenses, such as legal and defense fees.

### Highlights

Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of “other medical care providers” includes, but is not limited to, dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropractists, clinics, and corporations.

Among the findings of the report are:

■ **Profitability** Medical malpractice operations in Missouri returned a profit for the fourth consecutive year, following depressed and even negative returns for the period of 1999-2003. Claims incurred plus loss adjustment and administrative costs amounted to 73.0 percent of earned premium in 2007. These costs had exceeded 100 percent of premium during the six years preceding 2004.

Profitability of the medical malpractice line may be assessed by adjusting Missouri underwriting results to account for expenses and revenues that are not state or line specific, such as investment returns various unallocated costs, and federal taxes. The National Association of Insurance Commissioners (NAIC) reported that medical malpractice insurance in Missouri produced a net return of 28.9 percent of earned premium in 2006. Estimates produced by DIFP, using the NAIC profitability formula, indicate a profit on insurance transactions of 42.7 percent of earned premium in 2007. Adjusting this figure for federal taxes and total investment revenue, insurers earned a net return of 31.7 percent of total net worth.

Incurred claims declined from \$126.1 million to \$30.8 million between 2004 and 2007, producing a loss ratio (claims incurred / premium earned) of just 13.99 percent in 2007. Losses peaked in 2002, and have declined in every subsequent year at an annual average rate of 31.6 percent.<sup>1</sup> In addition, defense and adjustment expenses related to settling claims, the largest expense component for medical malpractice insurance aside from claim payments, decreased over the last two years from \$81.2 million to \$39.2 million from 2005 to 2007.

For the licensed market,<sup>2</sup> claim payments increase while incurred claim costs declined in 2007. Claim *payments* made in 2007, typically for claims opened in prior years, increased by 10.9 percent to \$79.1 million. Claim costs *incurred* in 2007, representing primarily insurers’ expectations of future payouts on pending claims, declined by 67.4 percent to \$21.1 million. Earned premium declined by a more modest 10.5 percent. For physicians and surgeons, excluding other insured classes such as dentists, nurses,

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1 Calculated using the geometric mean, as appropriate for percentage changes over time.

2 That is, licensed insurers, excluding less-regulated surplus lines entities and risk retention groups.

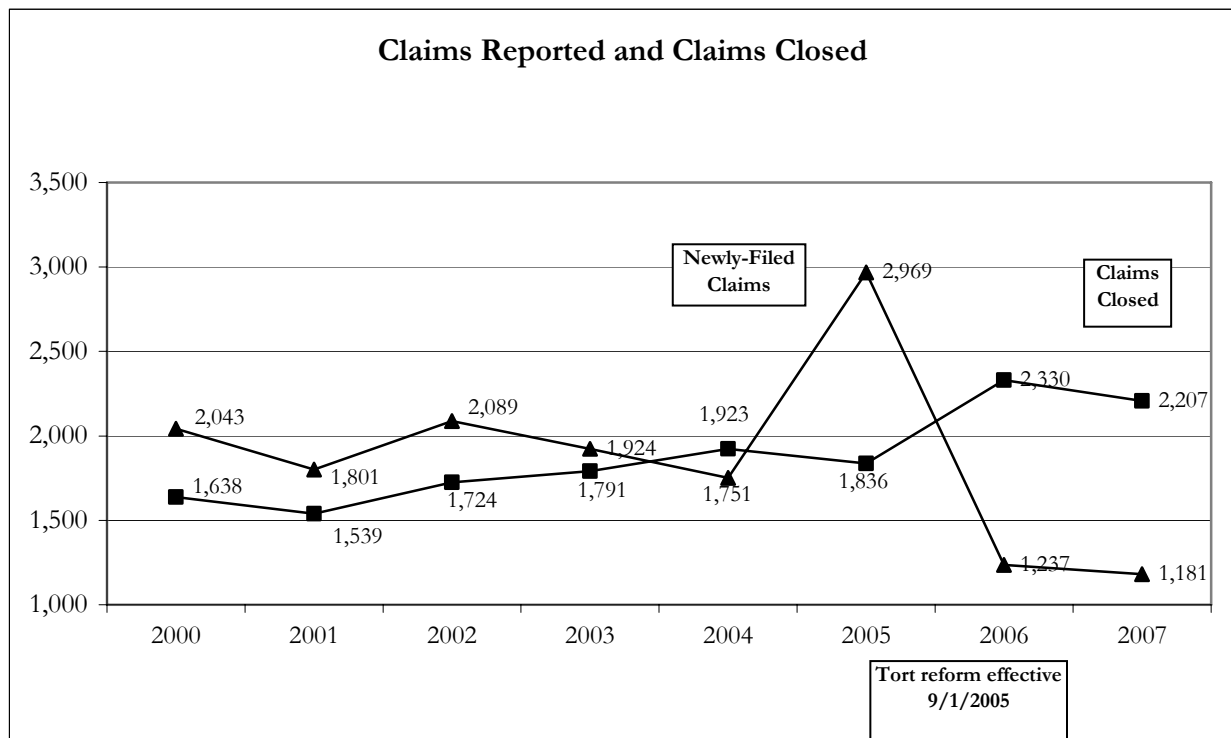


clinics and hospitals, paid claims declined from \$60.7 million to \$53.9 million in 2007, while incurred claims declined from \$53.0 million to \$19.6 million.

### New Claims Reported and Claims Closed

■ **After new claims spiked sharply in 2005, newly-opened claims declined over the subsequent two years.** One of the most instantly recognizable features of the 2005 claims data is the historically unparalleled spike in the number of new claims.

As suggested in prior reports, the large spike in newly-filed claims in 2005 was associated with the implementation of tort reform, which became effective for claims filed after August of that year. A month-by-month analysis of the 2005 claims shows that only August and September evince any significant increase. Reported claims declined rapidly in 2006 and, to a lesser extent, in 2007. By 2007, new claims were at levels well below the historical average. The elevated number of new claims in 2005 resulted in what appears to be a temporary increase in claims closed during the several years subsequent to 2005. Thus, claims activity in 2005 and subsequent periods are anomalous and not necessarily reflective of any longer-term trends.

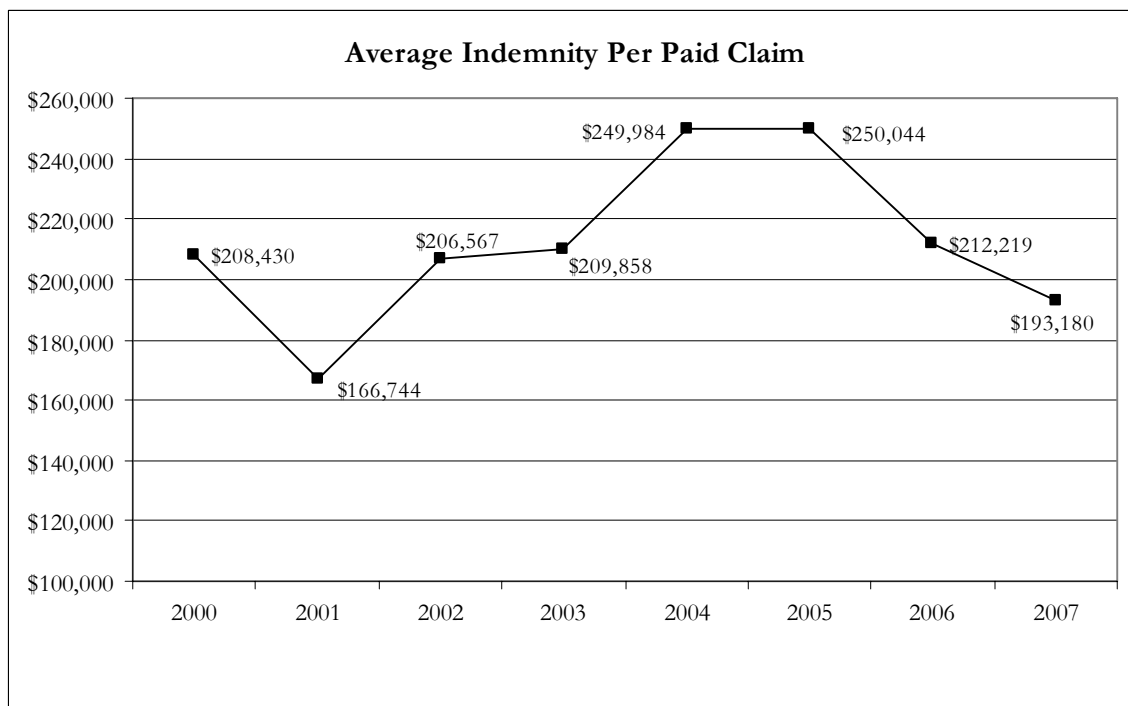
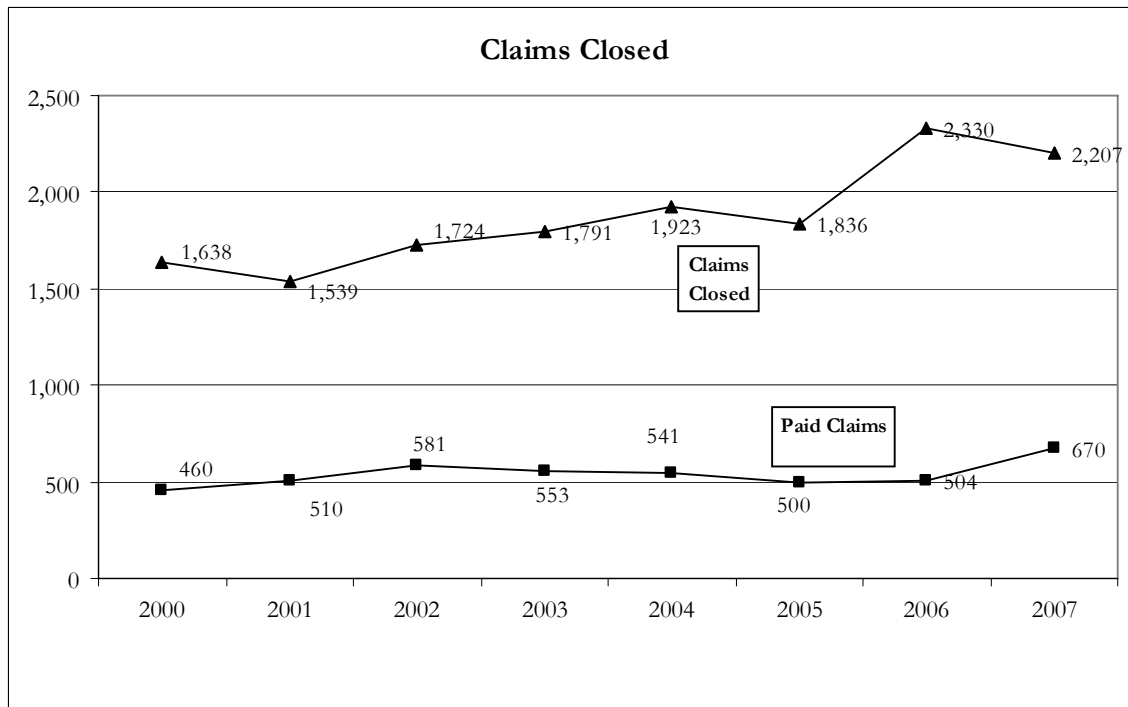


■ **While the number of paid claims increased in 2007, the average award per paid claim declined.**

Between 2006 and 2007 the number of paid claims increased from 504 to 670. However, average awards declined for a second consecutive year. Between 2005 and 2006, average awards declined by 15.1 percent, from \$250,044, to \$212,219, and by an additional 9.0 percent to \$193,180 in 2007. Average payments for physicians and surgeons followed the same trend, declining by over 20 percent over the same two year period, from \$305,114 to \$242,215. Claims against hospitals increased between 2006 and 2007, though average awards were still well below those of 2005.

The net result of an increase in the number of paid claims and a decline in the average amount of indemnity per each paid claim was a net increase in overall payments in 2007. Indemnity for all claims

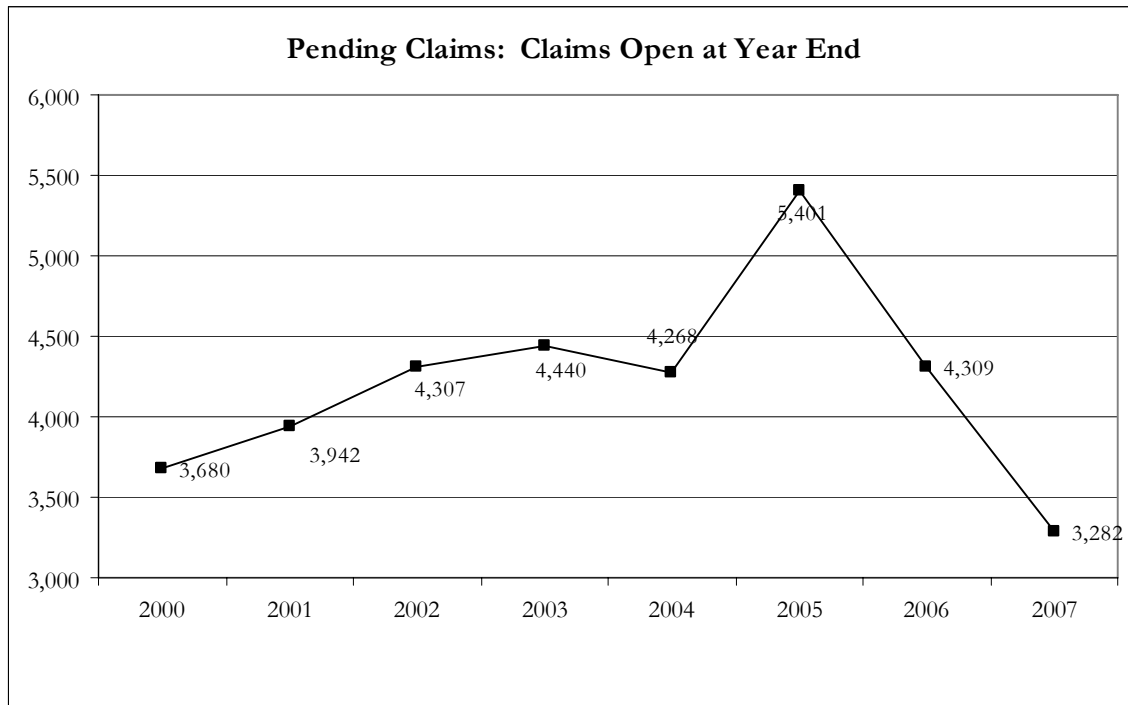
closed in 2007 totaled \$129.4 million, compared to \$107.0 million for claims closed in 2006.<sup>3</sup>



<sup>3</sup> Total payments on claims reported in this section will not equal claim payment amounts reported on the annual financial statement for a given year. The financial statement amounts include payments during a year on claims that were closed in prior years. Similarly, awards reported based on claims closed in 2007 may not be reported on the financial statement until future years if such awards are subject to periodic payouts spread over many years.

■ Pending claims, or the number of claims still open at the end of a year, declined substantially in 2006 and in 2007 reached the lowest level seen since 1993.

As of 2004 (prior to the anomalous claim activity of 2005), the number of claims open at year end was 4,268. By 2007, this figure had declined to 3,282. The decline in pending claims, along with newly-reported claims, indicate declining claims pressure on insurer costs and are reflected in the positive profitability figures presented earlier.



#### **Factors Impacting the Price of Medical Malpractice Insurance.**

Many factors affect the cost of claims. Until recently, average payments have tended to rise significantly more rapidly than the overall rate of inflation. This report does not undertake a comprehensive, rigorous analysis of various cost factors. Past reports have highlighted inflationary pressures on claim costs. The economic component of indemnity payments consists primarily of lost wages and incurred medical costs. Notably, during the last two years, average awards have declined.

No conclusions are presented in this report about possible future trends. Given the large annual fluctuations in average payments, several years of data are necessary to make credible future projections. Even with a sufficient time series, analyses are difficult when costs are impacted by moving and contrary forces. The difficulty is augmented by the significant changes that have occurred in Missouri's tort environment, such that prior trends may no longer be operative, and what may be emerging new trends are too recent to provide a solid basis for projections. The level of analysis required to account for multiple causal variables operating within a significantly altered context is beyond the scope of this report.

#### **Additions to the Medical Malpractice Report**

Several new sections have been added to the medical malpractice report. These additions are related to the implementation of new data requirements mandated by newly-passed legislation. Last year, as part of the process of rulemaking, the medical malpractice data for prior years were recoded to test the utility of various data enhancements. The changes were continued into this year. Most significantly:

1. **Claim vs. Occurrence** Data are presented on an “occurrence” as well as a “defendant” basis. Historically, the DIFP data consisted of one record for each named defendant in a claim. In many instances, a single injury will produce multiple defendants. Prior to this year’s report, all data, such as average awards and the number of claims, were presented *per defendant*, since the data did not possess a unique identifier to link defendants associated with a single injury or claimant.

Defining a claim on a *per defendant* basis is probably the most common method of tracking claims, as it offers the greatest granularity or specificity of information, and significantly enhances the range of possible analyses. For example, each profession associated with each type of claim can be tracked, whether the defendant is a nurse, anesthesiologist, radiologist, or corporate entity. In addition, the impact of historical features of the Missouri tort environment can be analyzed. For example, prior to 2005, Missouri’s cap on noneconomic awards applied to each *incident* of negligence. The courts interpreted this language in such a way that, for a single claimant, multiple caps could be “stacked” based on multiple defendants associated with a single injury.<sup>4</sup>

On the other hand, analyzing claims on a *per defendant* basis has its own limitations. For example, it was not possible to measure overall compensation injured parties receive from multiple defendants. In addition, clarification of the statutory language effectively repealed the *Scott* decision, so that a single cap applies to each claimant, regardless of the number of defendants. The ability to analyze data on both an *occurrence* and *defendant* basis greatly enhances the range of possible analyses.

2. **Nature and Substance of Malpractice Allegations** In 2004, the DIFP added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code scheme is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this data field has proven quite limited. In many instances it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a description that conveys no additional information beyond knowledge obtained from the mere fact that a claim has been filed.

As part of the data enhancements associated with new legislation, additional categories were developed to capture more meaningful details about the nature of allegations of malpractice. As part of the process of perfecting these categories, nearly 7,500 records were recoded based on descriptive narratives submitted with each claim. In addition, new categories were developed to capture greater detail about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

**Readers are cautioned that the numbers derived from the recoding process are not intended to be an absolute accounting of all types of errors.** The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date of the filings on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations. This problem will be remedied once DIFP reporting rules are finalized, which will enhance the level of detail provided with each claim.

### **Data Aggregated by Occurrence**

As discussed above, an “occurrence” represents an event or series of events that are alleged to have produced harm to a claimant. Unlike *claims*, which are expressed on a *per defendant* basis, one occurrence corresponds to one claimant, even if multiple practitioners or defendants are implicated in the

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<sup>4</sup> Assume a radiologist misread an x-ray, and an attending physician subsequently misread an x-ray. By the reasoning of the *Scott* decision, this series of events would be treated as two independent diagnostic errors, each of which would be subject to noneconomic damages up to the cap. In addition, it was possible that multiple instances of alleged negligence by a single defendant could be subject to multiple caps. See *Scott vs. SSM Healthcare*, Missouri Court of Appeals, Eastern District. January, 2002.

occurrence. Data aggregated on an occurrence basis largely mirror the trends of those expressed on a claim basis. A comparison of claims vs. occurrences is displayed in the following table.

Medical Malpractice Claims and Occurrences, 1995 - 2007						
Year Closed	Closed Claims	Paid Claims	Average Indemnity per Paid Claim	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence
1995	1,992	662	\$125,924	1,209	501	\$145,173
1996	1,940	614	\$162,005	1,182	503	\$186,098
1997	1,669	539	\$164,240	1,011	427	\$203,272
1998	1,697	511	\$160,806	967	413	\$176,177
1999	1,682	556	\$131,054	1,064	479	\$146,471
2000	1,638	460	\$208,430	1,030	396	\$261,768
2001	1,539	510	\$166,744	948	404	\$210,156
2002	1,724	581	\$206,567	1,009	463	\$241,608
2003	1,791	553	\$209,858	952	453	\$248,231
2004	1,923	541	\$249,984	1,024	422	\$286,288
2005	1,836	500	\$250,044	966	391	\$306,363
2006	2,330	504	\$212,219	1,150	432	\$275,849
2007	2,207	670	\$193,180	1,221	546	\$233,406

Both the number of closed claims and occurrences remained elevated over historical averages in 2006 and 2007, and both paid claims and occurrences increased in 2007. Average indemnity, whether expressed on a claim- or occurrence-basis, declined significantly. In 2006, there were 1,150 occurrences associated with 2,330 claims (or equivalently, defendants). Average indemnity-per-occurrence tends to closely track amounts paid on claims, though it is always larger since indemnity per occurrence reflects instances in which claimants receive payments from multiple defendants.

Between 2006 and 2007, the number of closed occurrences increased by 6.2 percent, while the number of occurrences closed with payment increased by 26.4 percent. Average-indemnity-per-occurrence decreased by 15.4 percent. Unlike 2006, the decline in average indemnity did not completely offset the increase in the number of paid occurrences, so that total indemnity in 2007 increased by a little over 20 percent from the prior year.

Additional data for occurrences is presented in the body of the report. Tables include information about the types of defendants involved in occurrences, and those most likely to be assessed some type of liability for each occurrence.

### Nature and Substance of Allegations and Health Outcomes

All allegation and health-outcome data are presented on a *per-occurrence* rather than a *per-defendant* basis. Each occurrence represents a single claimant, regardless of the number of defendants. In addition, every effort was made to code each occurrence according to the most proximate cause of the alleged medical injury, rather than the actions of defendants whose involvement was less central.

Allegations are grouped into the following categories:

1. Surgery (excluding anesthesia problems, and surgeries associated with pregnancy and childbirth);
2. Anesthesia (excluding pregnancy and childbirth-related allegations);
3. Medication (excluding medication-related allegations associated with surgery or pregnancy and

- childbirth);
- 4. Diagnosis (excluding surgery-, medication-, or pregnancy-related allegations);
- 5. Pregnancy and childbirth;
- 6. Non-surgical treatment;
- 7. Intravenous and blood products; and
- 8. Allegations unrelated to a specific course of medical treatment, such as falls in a hospital, unethical conduct, or breach of statute or regulation.

In order of prevalence, allegations were distributed as follows:

<b>Category</b>	<b>Occurrences</b>	<b>Paid Occurrences</b>
Surgery	31.5%	32.0%
Diagnosis	19.4%	19.4%
Treatment	17.5%	15.2%
Patient Safety	10.7%	12.4%
Medication	11.2%	9.3%
Pregnancy	6.5%	7.6%
Anesthesia	1.8%	2.2%
IV and Blood	1.4%	1.9%

The most common category of allegation was adverse surgical outcomes, which accounted for nearly a third of all paid occurrences. Of 1,218 adverse surgical outcomes, 235 involved an unintentional cut, tear, or burn. Of these, 123 resulted in payments totaling \$39.9 million. An additional 82 occurrences involved some other kind of injury sustained during surgery. The most common post-surgical adverse outcome was contraction of an infection, resulting in 155 occurrences. Additional adverse surgical outcomes, in order of prevalence, were surgeries that failed to achieve their intended result (97), the retention of surgical materials or other foreign bodies (73 occurrences), improper placement of a prosthetic or therapeutic device, or using the wrong device or wrong-sized device (70), and improper closure of surgical site (47).

### **Top Three Adverse Outcomes, by Category**

#### **Surgery – 1,218 Occurrences**

1. Unintentional cut, tear or burn (235)
2. Contraction of infection (155)
3. Surgery failed to achieve intended result (97)

#### **Anesthesia – 71 Occurrences**

1. Injury during intubation (31)
2. Respiratory complication (other than allergic reaction) (13)
3. Allergic reaction to anesthesia (8)

#### **Medication - 433 Occurrences**

1. Negative side-effect of medication, excluding allergic reactions (199)
2. Wrong medication (81)
3. Wrong dosage (54)

An additional 10 cases alleged either the wrong medication or wrong dosage, though available documentation did not distinguish between each type of error.

## **Diagnosis – 749 Occurrences**

The most common misdiagnosed conditions were:

1. Cancer (162)
2. Traumatic injuries (49)
3. Cerebrovascular conditions, including strokes (43)

## **Pregnancy and childbirth – 202 Occurrences**

1. Failure to timely treat fetal distress (62)
2. Injury due to shoulder dystocia (24)
3. Other injuries related to diagnostic errors (24)

Most birth related adverse outcomes are associated with fetal distress. Common allegations are associated with fetal asphyxiation, or other birth trauma resulting in cerebral palsy, other cognitive or neurological deficit, or injury to the peripheral nervous system. Far fewer cases stemmed from injury to the mother. Greater detail is presented in the ensuing tables.

## **Treatment (Non-Surgical) – 677 Occurrences**

1. Injury sustained during course of treatment (229), including cuts or injury during injection (20) and endoscopic examination (20), heart catheterization (4), and other catheterization (13).
2. Failure to properly manage the course of treatment, not elsewhere classified (164)
3. Contraction of infection or other condition while under care (119), including pressure ulcers (77), staph infection (5), hepatitis (3), meningitis (1), and gangrene (1).

The nature of the allegation for a large volume of treatment related occurrences could not be determined from the submitted narrative, and are coded as “other improper performance,” (103). It is expected that cases reported in residual “other” categories will decrease as the new data reporting rules are implemented.

## **IV and Blood Products – 53 Occurrences**

1. IV infiltration incidents (24)
2. Cut or tear to tissue or tendon (7)
3. Contraction of staph infection (2)

## **Patient Safety and Allegations Unrelated to a Specific Course of Medical Treatment - 317**

1. Fall while on premises or under care (220)
2. Other traumatic injury on premises or under care (41)
3. Injury during lifting, transporting, or repositioning (32)

Other allegations include breach of patient confidentiality (17), failure to prevent acts of self-harm, including suicide (17), assault by 3<sup>rd</sup> party (14), sexual misconduct (13), failure to instruct or communicate with patient (13), and other improper (legal, moral, or ethical) conduct (9).

Additional tables display data on the most common initial conditions ultimately leading to a claim. Among allegations related to surgery, musculoskeletal conditions were by far the most common (268, of which 102 were spinal conditions). For diagnostic-related allegations, prevalent conditions were various cancers (166, including cancer of the respiratory system (33), breast cancer (27), and cancer of the digestive organs (25). Also prevalent among diagnostic-related allegations are cardiovascular conditions (157).

The final tables in this section display data on health outcomes attributable to an alleged error. A total of 3,405 occurrences contained information with sufficient narrative detail to permit a recode. Of

non-fatal injuries, the single most prevalent identifiable outcome was “cuts or other damage to nerves” with 181 occurrences. The lowest average payouts are associated with tissue injuries, \$35,642. At the other extreme, several outcomes had average payouts in excess of \$1 million: quadriplegia (\$2.1 million), contraction of meningitis (\$1.6 million), cerebral palsy (\$1.4 million) and blindness (\$1.0 million). Injuries with payouts exceeding \$500,000 include paraplegia (\$965,227), Erb’s palsy (\$720,833), amputation of two or more limbs (\$652,795), and cognitive or neurological deficits, not otherwise classified (NOC) (\$519,851). The full range of health outcomes, along with the errors alleged to have produced the outcomes, is presented in the body of the report.

Generally, average indemnity closely follows the severity of injury attributable to a medical error. However, in interpreting average payments by injury severity, readers should recognize that cases departing from this pattern may be explicable by other factors. For example, economic damages, or compensation for monetary losses such as additional medical costs and lost wages, can vary considerably across cases that readers may believe are otherwise comparable. Non-debilitating cases, such as accidental sterilization or cosmetic issues, may entail little or no lost wages or additional medical expense. In these instances, economic damages would be minimal. Indemnity payments would primarily consist of compensation for non-economic injury (pain and suffering, diminished quality of life, loss of consortium, etc). On the other hand, awards for cases involving minimal physical injury can be substantially higher than might be expected. For example, a healthy person misdiagnosed with a terminal cancer would likely be traumatized, perhaps to the point of making life-altering decisions. Even though no *physical* injury has occurred (this case would be coded “1,” or the least severe category on the nine-point injury severity scale), both economic and non-economic damages could be considerable.

Lastly, it is worth emphasizing that the allegation codes represent a claimant’s version of events (as relayed to DIFP by an insurer). In some instances, events can be readily verified by an insurer. For example, concrete outcomes such as retained surgical material or operations on the wrong patient can be known with a high degree of certainty by all parties. However, fundamental facts of a case may be in dispute in many instances. Whether a patient contracted an infection while under care, or whether it was a pre-existing condition, may not be known with certainty by any of the parties involved in a dispute. Readers should exercise a degree of critical scrutiny when interpreting the data displayed in the allegation tables.





# Section I

## Major Historical Trends

This section contains graphs depicting trends in the medical malpractice insurance for:

- All medical care providers
- Physicians & Surgeons only
- Hospitals only

The tables and graphs are further categorized by:

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**Medical Malpractice Insurance  
Licensed and Non-Admitted Premium, 1997-2007**

Year	Market	Premium Written	Percent of Written Market	Premium Earned	Percent of Earned Market
1997	Licensed	\$101,850,006	88.6%	\$101,923,637	89.1%
	Non-Admitted	\$13,130,298	11.4%	\$12,449,407	10.9%
	Total	\$114,980,304		\$114,373,044	
1998	Licensed	\$81,659,276	83.7%	\$88,559,722	86.0%
	Non-Admitted	\$15,870,718	16.3%	\$14,403,279	14.0%
	Total	\$97,529,994		\$102,963,001	
1999	Licensed	\$94,908,930	90.5%	\$93,676,069	88.2%
	Non-Admitted	\$10,010,000	9.5%	\$12,559,760	11.8%
	Total	\$104,918,930		\$106,235,829	
2000	Licensed	\$92,838,702	81.7%	\$91,969,348	84.8%
	Non-Admitted	\$20,739,467	18.3%	\$16,511,806	15.2%
	Total	\$113,578,169		\$108,481,154	
2001	Licensed	\$109,081,421	81.6%	\$97,027,590	81.3%
	Non-Admitted	\$24,602,498	18.4%	\$22,272,120	18.7%
	Total	\$133,683,919		\$119,299,710	
2002	Licensed	\$171,916,338	83.9%	\$156,106,364	85.2%
	Non-Admitted	\$33,103,146	16.1%	\$27,181,392	14.8%
	Total	\$205,019,484		\$183,287,756	
2003	Licensed	\$186,479,369	82.2%	\$169,970,363	81.4%
	Non-Admitted	\$40,481,669	17.8%	\$38,761,618	18.6%
	Total	\$226,961,038		\$208,731,981	
2004	Licensed	\$205,581,129	83.3%	\$202,933,059	83.4%
	Non-Admitted	\$41,074,434	16.7%	\$40,462,218	16.6%
	Total	\$246,655,563		\$243,395,277	
2005	Licensed	\$190,032,878	81.7%	\$192,382,331	82.7%
	Non-Admitted	\$42,471,266	18.3%	\$40,298,835	17.3%
	Total	\$232,504,144		\$232,681,166	
2006	Licensed	\$189,392,763	79.4%	\$191,945,065	79.9%
	Non-Admitted	\$49,120,606	20.6%	\$48,388,148	20.1%
	Total	\$238,513,369		\$240,333,213	
2007	Licensed	\$169,414,625	78.2%	\$173,191,830	78.1%
	Non-Admitted	\$47,184,656	21.8%	\$48,424,897	21.9%
	Total	\$216,599,281		\$221,616,727	

**MARKET ANALYSIS 2005-2007**  
**(0.1 percent or more of written premium market for either year)**  
**All Medical Care Providers**

LICENSED MARKET			NON-ADMITTED MARKET		
Company Name	2007 Market Share	2005 Market Share	Company Name	2007 Market Share	2005 Market Share
MISSOURI PROFESSIONALS MUTUAL	19.03%	18.25%	Arch Specialty Ins Co	2.26%	1.28%
MISSOURI HOSPITAL PLAN	13.47%	14.16%	Hudson Specialty Ins Co	2.22%	1.21%
MEDICAL ASSURANCE COMPANY INC THE	8.83%	11.06%	Columbia Cas Co	1.87%	2.11%
MEDICAL PROTECTIVE COMPANY	7.21%	7.63%	Evanston Ins Co	1.80%	1.52%
PHYSICIANS PROFESSIONAL INDEMNITY AS	4.35%	3.64%	Saint Lukes Hlth System RRG	1.63%	1.39%
MEDICAL LIABILITY ALLIANCE	4.10%	2.76%	Lexington Ins Co	1.14%	1.87%
INTERMED INSURANCE COMPANY	3.18%	4.40%	Health Care Industry Liab Recip Ins	1.14%	0.38%
MISSOURI DOCTORS MUTUAL INSURANCE CO	2.12%	1.50%	Princeton Excess & Surplus Lines Ins	0.99%	0.85%
DOCTORS COMPANY AN INTERINS EXCHANGE	2.03%	2.15%	National Guardian RRG Inc	0.83%	0.36%
PROFESSIONAL LIABILITY INSURANCE COM	2.01%	1.84%	Essential RRG Inc	0.82%	0.40%
AMERICAN CASUALTY COMPANY OF READING	1.53%	1.16%	Steadfast Ins Co	0.71%	0.74%
PREFERRED PHYSICIANS MEDICAL RRG INC	1.37%	1.12%	Caring Communities Recip RRG	0.67%	
NATIONAL UNION FIRE INSURANCE COMPAN	1.22%	1.09%	Illinois Union Ins Co	0.60%	0.06%
GALEN INSURANCE COMPANY	1.21%	0.00%	Ophthalmic Mut Ins Co RRG	0.57%	0.58%
KANSAS MEDICAL MUTUAL INSURANCE COMP	1.12%	1.05%	Admiral Ins Co	0.54%	0.78%
PREFERRED PROFESSIONAL INSURANCE COM	1.09%	1.07%	Landmark Amer Ins Co	0.51%	0.48%
CINCINNATI INSURANCE COMPANY THE	0.80%	0.76%	National Fire & Marine Ins Co	0.36%	0.17%
PODIATRY INSURANCE COMPANY OF AMERIC	0.74%	0.40%	Oms Natl Ins Co Rrg	0.35%	0.27%
NCMIC INSURANCE COMPANY	0.63%	0.60%	Homeland Ins Co of NY	0.34%	0.10%
PROFESSIONAL SOLUTIONS INSURANCE COM	0.50%	0.64%	Oceanus Ins Co A RRG	0.30%	0.18%
CHICAGO INSURANCE COMPANY	0.43%	0.39%	Everest Ind Ins Co	0.28%	1.69%
ACE AMERICAN INSURANCE COMPANY	0.35%	0.27%	Darwin Select Ins Co	0.27%	0.01%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.19%	0.17%	Emergency Physicians Ins Co RRG	0.26%	0.42%
HEALTH CARE INDEMNITY INC	0.16%	3.50%	Southwest Physicians RRG Inc	0.25%	
ISMIE MUTUAL INSURANCE COMPANY	0.15%	0.21%	Western World Ins Co	0.20%	0.18%
DARWIN NATIONAL ASSURANCE COMPANY	0.15%	0.10%	Landmark Ins Co	0.15%	0.19%
CHURCH MUTUAL INSURANCE COMPANY	0.14%	0.14%	Emergency Medicine RRG Inc	0.14%	0.15%
ZURICH AMERICAN INSURANCE COMPANY	0.11%	0.01%	Interstate Fire & Cas Co	0.09%	0.23%
PACO ASSURANCE COMPANY INC	0.03%	0.26%	Community Blood Cntr Exch RRG	0.09%	0.13%
FIRST SPECIALTY INSURANCE CORPORATIO		0.38%			
MID CENTURY INSURANCE COMPANY		0.12%			
EXECUTIVE RISK INDEMNITY INC		0.11%			
CONTINENTAL CASUALTY COMPANY	-0.39%	0.51%			

**MARKET ANALYSIS 2005-2007**  
**(0.1 percent or more of written premium market for either year)**  
**Physicians and Surgeons**

<u>LICENSED MARKET</u>	2007	2005
Company Name	Market Share	Market Share
MISSOURI PROFESSIONALS MUTUAL	32.74%	31.73%
MEDICAL ASSURANCE COMPANY INC THE	14.23%	18.30%
MEDICAL PROTECTIVE COMPANY	10.24%	11.23%
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	7.48%	6.33%
MEDICAL LIABILITY ALLIANCE	6.79%	4.73%
INTERMED INSURANCE COMPANY	5.15%	7.33%
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.66%	2.60%
DOCTORS COMPANY AN INTERINS EXCHANGE	3.50%	3.73%
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	3.46%	3.20%
PREFERRED PHYSICIANS MEDICAL RRG INC	2.36%	1.95%
GALEN INSURANCE COMPANY	2.01%	0.00%
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.93%	1.82%
PREFERRED PROFESSIONAL INSURANCE COMPANY	1.88%	1.86%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	1.53%	1.25%
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	1.28%	0.69%
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.83%	1.11%
ISMIE MUTUAL INSURANCE COMPANY	0.25%	0.37%
DARWIN NATIONAL ASSURANCE COMPANY	0.25%	0.18%
CONTINENTAL CASUALTY COMPANY	0.22%	0.34%
PACO ASSURANCE COMPANY INC	0.04%	0.45%
MID CENTURY INSURANCE COMPANY		0.21%
ACE AMERICAN INSURANCE COMPANY		0.48%

Data is not available on physicians and surgeon coverage in the nonadmitted market.

<b>Medical Malpractice Profitability In Missouri, 1993 – 2007</b> <b>All Writers (Including Excess and Surplus Lines Companies)*</b>							
		Percent of Premium					Percent of Net Worth
Year	Premium Earned	Direct Losses Incurred	Defense & Cost Containment Expenses	Other Expenses	Claims + Expenses	Profit on Insurance Transactions	Return on Net Worth
1993	\$115,261,205	54.6%	18.0%	17.2%	89.8%	28.1%	20.3%
1994	\$125,358,976	54.7%	25.6%	18.2%	98.5%	15.4%	12.9%
1995	\$128,910,099	50.9%	30.7%	18.0%	99.6%	16.0%	13.0%
1996	\$130,187,481	92.4%	35.6%	18.1%	146.1%	-11.9%	-1.5%
1997	\$114,373,044	48.4%	16.8%	18.9%	84.1%	30.9%	17.1%
1998	\$102,963,001	59.6%	25.2%	21.6%	106.4%	17.5%	11.3%
1999	\$106,235,829	72.5%	39.3%	23.1%	134.9%	-7.0%	1.8%
2000	\$108,481,154	69.4%	36.6%	22.2%	128.2%	1.5%	5.5%
2001	\$119,299,710	85.9%	30.6%	22.7%	139.2%	-10.7%	-1.4%
2002	\$183,287,756	112.2%	35.5%	19.8%	167.5%	-36.5%	-24.4%
2003	\$208,731,981	89.9%	38.6%	15.7%	144.2%	-18.2%	-9.0%
2004	\$243,395,277	52.0%	24.5%	13.8%	90.3%	17.1%	15.3%
2005	\$232,681,166	49.3%	34.9%	15.7%	99.9%	12.2%	11.2%
2006	\$240,333,213	30.3%	26.6%	18.6%	75.5%	28.9%	20.3%
2007*	\$221,616,727	13.9%	17.7%	21.4%	53.0%	42.7%	31.7%

\*Expense items include allocations from items reported as national aggregates on the financial annual statement, and will not equal numbers derived solely from the state page. By allocating expenses and revenues, such as federal taxes and investment income, the figures here are a more accurate representation of the performance of a line of business in a state than unadjusted figures taken directly from the state page.

Source: NAIC Report on Profitability, by Line by State (annual reports, 1993 – 2006)

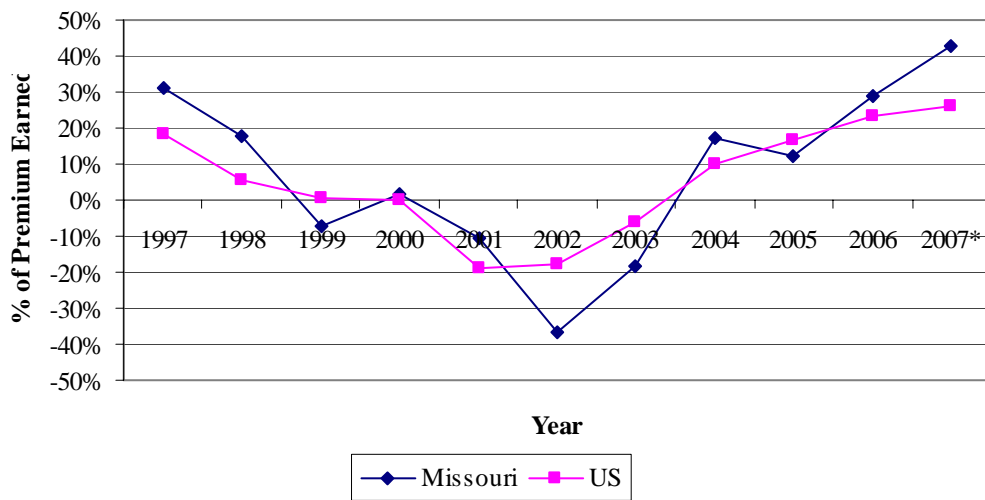
\*\*2007 figures are estimates produced by DIFP based on the NAIC profitability formula.

<b>Medical Malpractice Profitability</b> <b>Missouri and US, 1997 – 2006</b>										
Profit On Insurance Transactions										
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007*
MO	17.5%	-7.0%	1.5%	-10.7%	-36.5%	-18.2%	17.1%	12.2%	28.9%	42.7%
US	5.7%	0.6%	0.0%	-18.8%	-17.6%	-6.3%	10.2%	16.8%	23.6%	26.2%
Return on Net Worth										
MO	11.3%	1.8%	5.5%	-1.4%	-24.4%	-9.0%	15.3%	11.2%	20.3%	31.7%
US	7.6%	5.1%	5.4%	-4.7%	-7.4%	-0.1%	9.9%	13.5%	16.5%	17.7%

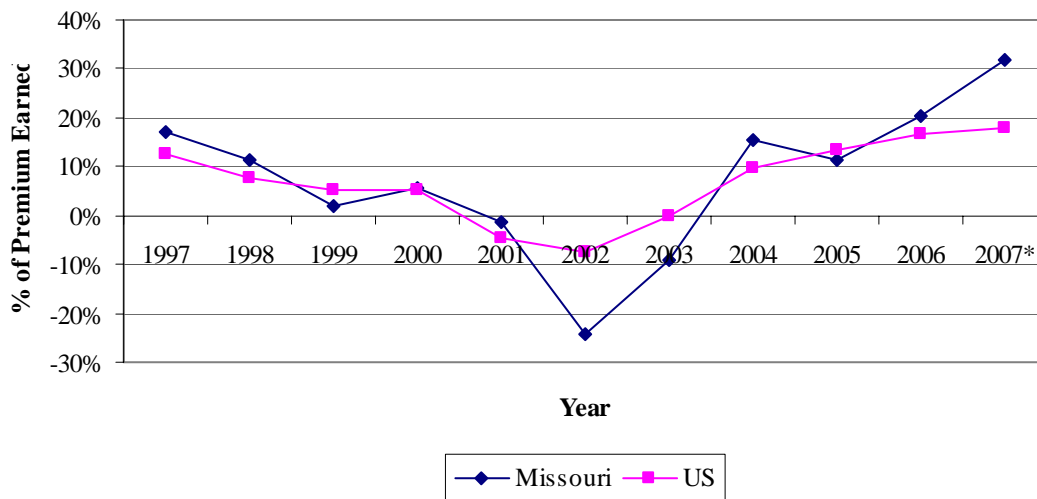
Source: NAIC Report on Profitability, by Line by State (annual reports, 1993 – 2006)

\*2007 figures are estimates produced by DIFP based on the NAIC profitability formula.

### Profit on Insurance Transactions



### Return on Net Worth





**Licensed Market  
Medical Malpractice  
Data from the Financial Annual Statement**

Year	Written Premium	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission and Brokerage Expenses	Taxes and Fees
1993	112,575,838	52,560,910	101,049,703	56,993,496	14,160,953	2,252,443	4,752,690	1,809,738
1994	121,897,709	52,653,681	117,860,641	65,650,025	25,506,918	2,386,265	6,324,164	1,998,841
1995	118,102,391	63,304,067	122,127,759	62,327,413	32,020,665	1,924,043	6,108,041	2,340,564
1996	117,768,207	76,913,780	123,074,534	117,560,159	35,579,287	1,215,216	6,247,735	2,466,542
1997	101,850,006	55,287,688	101,923,634	54,273,806	12,487,759	1,113,351	5,980,038	1,445,491
1998	81,825,564	70,662,769	88,726,009	48,377,778	19,040,801	1,295,442	5,388,405	2,007,299
1999	94,908,930	64,440,159	93,676,070	68,353,075	34,866,139	1,751,359	6,930,847	1,951,921
2000	92,838,702	63,822,268	91,969,349	65,056,683	29,395,964	1,765,029	6,036,540	2,232,929
2001	109,081,420	76,730,820	97,027,591	79,038,068	25,505,859	2,032,104	9,442,445	2,583,310
2002	171,916,338	108,669,530	156,106,363	167,928,367	43,358,216	2,026,706	13,265,133	4,307,119
2003	186,479,369	83,749,882	169,970,364	164,309,442	63,162,582	125,396	10,516,274	2,937,402
2004	205,581,129	110,138,156	202,933,058	100,898,891	45,574,802	115,005	12,195,515	2,748,213
2005	190,032,878	77,579,894	192,382,329	88,557,355	67,086,045	4,973,045	7,861,996	2,238,778
2006	189,392,764	71,311,677	191,945,067	64,755,502	54,460,185	6,917,834	12,008,414	2,300,687
2007	169,414,624	79,077,894	173,191,830	21,078,129	30,589,894	9,919,356	12,054,024	1,745,597

Year	% of Written Premium		% of Earned Premium			
	Direct Losses Paid	Direct Losses Incurred	Defense & Cost Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results	
1993	46.69%	56.40%	14.01%	8.72%	79.14%	
1994	43.19%	55.70%	21.64%	9.09%	86.43%	
1995	53.60%	51.03%	26.22%	8.49%	85.75%	
1996	65.31%	95.52%	28.91%	8.07%	132.50%	
1997	54.28%	53.25%	12.25%	8.38%	73.88%	
1998	86.36%	54.52%	21.46%	9.80%	85.78%	
1999	67.90%	72.97%	37.22%	11.35%	121.54%	
2000	68.75%	70.74%	31.96%	10.91%	113.61%	
2001	70.34%	81.46%	26.29%	14.49%	122.24%	
2002	63.21%	107.57%	27.77%	12.55%	147.90%	
2003	44.91%	96.67%	37.16%	7.99%	141.82%	
2004	53.57%	49.72%	22.46%	7.42%	79.60%	
2005	40.82%	46.03%	34.87%	7.84%	88.74%	
2006	37.65%	33.74%	28.37%	11.06%	73.17%	
2007	46.68%	12.17%	17.66%	13.70%	43.53%	

Data based on state page and does not include expense items that are not reported by line or by state.

**Excess/Surplus Lines Market  
Medical Malpractice  
Data from the Financial Annual Statement**

Year	Written Premium	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission and Brokerage Expenses	Taxes and Fees
1997	13,130,298	1,822,393	12,449,407	1,044,798	1,978,426	15,191	965,989	33,317
1998	15,870,718	11,380,508	14,403,279	13,185,053	153,478	11,177	1,450,699	74,218
1999	10,010,000	6,409,396	12,559,760	8,669,845	1,978,069	25,337	1,061,021	104,292
2000	20,739,467	6,755,710	16,511,806	10,243,905	4,657,976	58,534	2,568,781	108,710
2001	24,602,498	10,015,312	22,272,120	23,432,287	4,958,791	43,698	2,398,572	149,059
2002	33,103,146	13,675,522	27,181,392	37,763,520	11,665,223	36,996	2,628,930	258,908
2003	40,481,669	9,841,245	38,761,618	25,388,834	7,648,244	0	2,511,248	525
2004	41,074,434	11,967,015	40,462,218	25,144,578	4,811,445	0	2,955,713	201,120
2005	42,471,266	10,640,596	40,298,835	25,831,775	5,649,669	58,276	3,163,959	204,273
2006	49,120,606	21,272,422	48,388,148	11,085,405	2,439,533	9,228	3,378,131	430,786
2007	47,184,656	9,968,066	48,424,897	10,109,947	6,409,250	200,498	3,599,954	309,966

% of Written Premium		% of Earned Premium			
Year	Direct Losses Paid	Direct Losses Incurred	Defense & Cost Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
1997	13.88%	8.39%	15.89%	8.15%	32.43%
1998	71.71%	91.54%	1.07%	10.66%	103.27%
1999	64.03%	69.03%	15.75%	9.48%	94.26%
2000	32.57%	62.04%	28.21%	16.57%	106.82%
2001	40.71%	105.21%	22.26%	11.63%	139.11%
2002	41.31%	138.93%	42.92%	10.76%	192.61%
2003	24.31%	65.50%	19.73%	6.48%	91.71%
2004	29.13%	62.14%	11.89%	7.80%	81.84%
2005	25.05%	64.10%	14.02%	8.50%	86.62%
2006	43.31%	22.91%	5.04%	7.89%	35.84%
2007	21.13%	20.88%	13.24%	8.49%	42.60%

Data based on state page and does not include expense items that are not reported by line or by state.

## MEDICAL MALPRACTICE FINANCIAL RESULTS

### TOTAL LICENSED MEDICAL MALPRACTICE MARKET

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$112,575,838	\$52,571,123	46.70%	\$101,049,704	\$57,543,001	56.95%	17.41%
1994	\$121,896,709	\$52,653,682	43.20%	\$117,860,545	\$65,449,209	55.53%	8.28%
1995	\$118,194,985	\$62,853,046	53.18%	\$122,240,889	\$61,756,820	50.52%	-3.04%
1996	\$118,095,604	\$76,913,780	65.13%	\$123,401,931	\$117,608,550	95.31%	-0.08%
1997	\$101,850,006	\$55,287,687	54.28%	\$101,923,637	\$54,273,811	53.25%	-13.76%
1998	\$81,659,276	\$70,653,953	86.52%	\$88,559,722	\$48,185,927	54.41%	-19.82%
1999	\$94,908,930	\$63,975,010	67.41%	\$93,676,069	\$68,353,073	72.97%	16.23%
2000	\$92,838,702	\$63,822,270	68.75%	\$91,969,348	\$65,056,683	70.74%	-2.18%
2001	\$109,081,421	\$76,730,820	70.34%	\$97,027,590	\$79,027,069	81.45%	17.50%
2002	\$171,916,338	\$108,669,530	63.21%	\$156,106,364	\$167,928,369	107.57%	57.60%
2003	\$186,479,369	\$83,749,885	44.91%	\$169,970,363	\$164,309,442	96.67%	8.47%
2004	\$205,581,129	\$110,138,156	53.57%	\$202,933,059	\$100,898,894	49.72%	10.24%
2005	\$190,032,878	\$77,579,894	40.82%	\$192,382,331	\$88,557,355	46.03%	-7.56%
2006	\$189,392,764	\$71,311,677	37.65%	\$88,557,355	\$67,086,045	75.75%	-0.34%
2007	\$169,414,625	\$68,966,795	40.71%	\$173,191,830	\$21,078,113	12.17%	-10.55%

### TOTAL NON-ADMITTED MEDICAL MALPRACTICE MARKET\*

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$13,130,298	\$1,822,393	13.88%	\$12,449,407	\$1,044,798	8.39%	N/A
1998	\$15,870,718	\$11,380,508	71.71%	\$14,403,279	\$13,185,053	91.54%	20.87%
1999	\$10,010,000	\$6,409,396	64.03%	\$12,559,760	\$8,669,845	69.03%	-36.93%
2000	\$20,739,467	\$6,755,710	32.57%	\$16,511,806	\$10,243,905	62.04%	107.19%
2001	\$24,602,498	\$10,015,312	40.71%	\$22,272,120	\$23,432,287	105.21%	18.63%
2002	\$33,103,146	\$13,675,522	41.31%	\$27,181,392	\$37,763,520	138.93%	34.55%
2003	\$40,481,669	\$9,841,245	24.31%	\$38,761,618	\$25,388,834	65.50%	22.29%
2004	\$41,074,434	\$11,967,015	29.13%	\$40,462,218	\$25,144,578	62.14%	1.46%
2005	\$42,471,266	\$10,640,596	25.05%	\$40,298,835	\$25,831,775	64.10%	3.40%
2006	\$49,120,606	\$21,272,422	43.31%	\$48,388,148	\$11,085,405	22.91%	15.66%
2007	\$47,184,656	\$10,109,947	21.43%	\$48,424,897	\$9,968,066	20.58%	-3.94%

\*This remaining years of data have been archived by the National Association of Insurance Commissioners not readily available at the time of printing this report.

### MISSOURI LOSS RATIOS OF LICENSED MARKET - FIVE YEAR AVERAGES

LINE	1996-2000	1997-2001	1998-2002	1999-2003	2000-2004	2001-2005	2002-2006	2003-2007
Physicians	84.6%	72.0%	87.2%	89.2%	85.4%	77.5%	71.1%	53.0%
Dentists	18.8%	18.9%	26.2%	16.0%	10.3%	13.1%	11.5%	14.8%
Nurses	-11.0%	26.8%	33.9%	32.8%	43.4%	8.3%	1.9%	24.5%
Hospitals	40.3%	51.4%	67.3%	77.9%	67.0%	67.8%	43.5%	24.5%
Other	60.7%	78.3%	90.9%	157.6%	102.4%	76.4%	79.1%	72.5%
Total	70.8%	66.6%	81.3%	89.5%	80.4%	73.4%	72.7%	53.4%

## MEDICAL MALPRACTICE FINANCIAL RESULTS

### LICENSED MEDICAL MALPRACTICE MARKET - PHYSICIANS & SURGEONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$81,386,126	\$38,080,181	46.79%	\$68,982,827	\$45,651,292	66.18%	17.81%
1994	\$86,565,579	\$41,893,870	48.40%	\$83,088,562	\$42,955,660	51.70%	6.36%
1995	\$83,826,962	\$50,848,450	60.66%	\$88,245,253	\$51,227,401	58.05%	-3.16%
1996	\$77,903,125	\$60,925,814	78.21%	\$83,119,750	\$94,193,143	113.32%	-7.07%
1997	\$62,780,784	\$44,893,158	71.51%	\$63,904,882	\$39,240,977	61.41%	-19.41%
1998	\$55,760,257	\$50,609,999	90.76%	\$57,215,107	\$45,501,593	79.53%	-11.18%
1999	\$64,853,222	\$43,998,372	67.84%	\$63,998,070	\$40,408,719	63.14%	16.31%
2000	\$61,518,461	\$46,389,410	75.41%	\$62,776,133	\$60,727,760	96.74%	-5.14%
2001	\$77,092,452	\$53,869,948	69.88%	\$67,579,007	\$41,141,286	60.88%	25.32%
2002	\$114,887,033	\$79,431,185	69.14%	\$104,672,745	\$122,930,348	117.44%	49.03%
2003	\$136,418,623	\$52,870,665	38.76%	\$121,324,955	\$109,538,169	90.28%	18.74%
2004	\$142,627,100	\$81,076,868	56.85%	\$142,262,082	\$91,237,441	64.13%	4.55%
2005	\$133,799,432	\$49,802,894	37.22%	\$134,869,365	\$77,185,727	57.23%	-6.19%
2006	\$133,792,923	\$60,700,054	45.37%	\$134,958,248	\$52,960,943	39.24%	0.00%
2007	\$125,881,868	\$53,940,208	42.85%	\$128,191,866	\$19,554,674	15.25%	-5.91%

### LICENSED MEDICAL MALPRACTICE MARKET - DENTISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$3,668,551	\$1,193,172	32.52%	\$3,501,425	\$2,936,584	83.87%	2.42%
1994	\$3,894,691	\$1,473,996	37.85%	\$3,915,404	\$823,366	21.03%	6.16%
1995	\$3,828,876	\$1,456,855	38.05%	\$3,727,901	-\$389,166	-10.44%	-1.69%
1996	\$3,691,741	\$961,741	26.05%	\$3,623,282	\$1,182,304	32.63%	-3.58%
1997	\$3,620,053	\$1,506,555	41.62%	\$3,729,611	\$1,683,415	45.14%	-1.94%
1998	\$3,387,756	\$1,454,934	42.95%	\$3,310,636	\$567,272	17.13%	-6.42%
1999	\$2,920,816	\$683,189	23.39%	\$3,164,122	-\$638,500	-20.18%	-13.78%
2000	\$3,232,321	\$696,834	21.56%	\$2,724,126	\$313,442	11.51%	10.66%
2001	\$3,686,464	\$302,962	8.22%	\$3,308,117	\$1,150,895	34.79%	14.05%
2002	\$4,458,209	\$2,443,938	54.82%	\$4,336,659	\$3,014,033	69.50%	20.93%
2003	\$6,830,040	\$1,457,855	21.34%	\$6,462,928	-\$630,815	-9.76%	53.20%
2004	\$4,439,569	\$347,940	7.84%	\$4,635,168	-\$1,642,942	-35.45%	-35.00%
2005	\$4,870,943	\$809,022	16.61%	\$4,801,966	\$1,195,919	24.90%	9.72%
2006	\$4,765,149	\$887,696	18.63%	\$4,877,298	\$951,891	19.52%	-2.17%
2007	\$4,704,136	\$589,929	12.54%	\$4,707,542	\$3,886,234	82.55%	-1.28%

## MEDICAL MALPRACTICE FINANCIAL RESULTS

### LICENSED MEDICAL MALPRACTICE MARKET - NURSES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$1,232,602	\$668,092	54.20%	\$1,243,103	-\$274,547	-22.09%	-26.77%
1994	\$1,106,020	\$78,312	7.08%	\$1,180,510	\$1,158,170	98.11%	-10.27%
1995	\$528,556	\$10,000	1.89%	\$440,246	\$127,213	28.90%	-52.21%
1996	\$1,330,065	\$239,635	18.02%	\$1,350,429	-\$1,249,275	-92.51%	151.64%
1997	\$1,430,588	\$29,794	2.08%	\$1,073,768	-\$580,638	-54.07%	7.56%
1998	\$518,436	\$15,750	3.04%	\$685,261	\$145,484	21.23%	-63.76%
1999	\$701,196	\$277,500	39.58%	\$795,615	\$275,506	34.63%	35.25%
2000	\$492,661	\$999	0.20%	\$419,531	\$933,815	222.59%	-29.74%
2001	\$541,382	\$795,000	146.85%	\$515,088	\$159,655	31.00%	9.89%
2002	\$520,559	\$1,250	0.24%	\$644,834	-\$475,689	-73.77%	-3.85%
2003	\$535,407	\$0	0.00%	\$519,272	\$57,165	11.01%	2.85%
2004	\$581,243	\$345,000	59.36%	\$585,759	\$490,327	83.71%	8.56%
2005	\$413,075	\$0	0.00%	\$432,944	-\$8,469	-1.96%	-28.93%
2006	\$421,601	\$0	0.00%	\$458,201	-\$12,376	-2.70%	2.06%
2007	\$415,168	\$0	0.00%	\$422,461	\$65,415	15.48%	-1.53%

### LICENSED MEDICAL MALPRACTICE MARKET - HOSPITALS

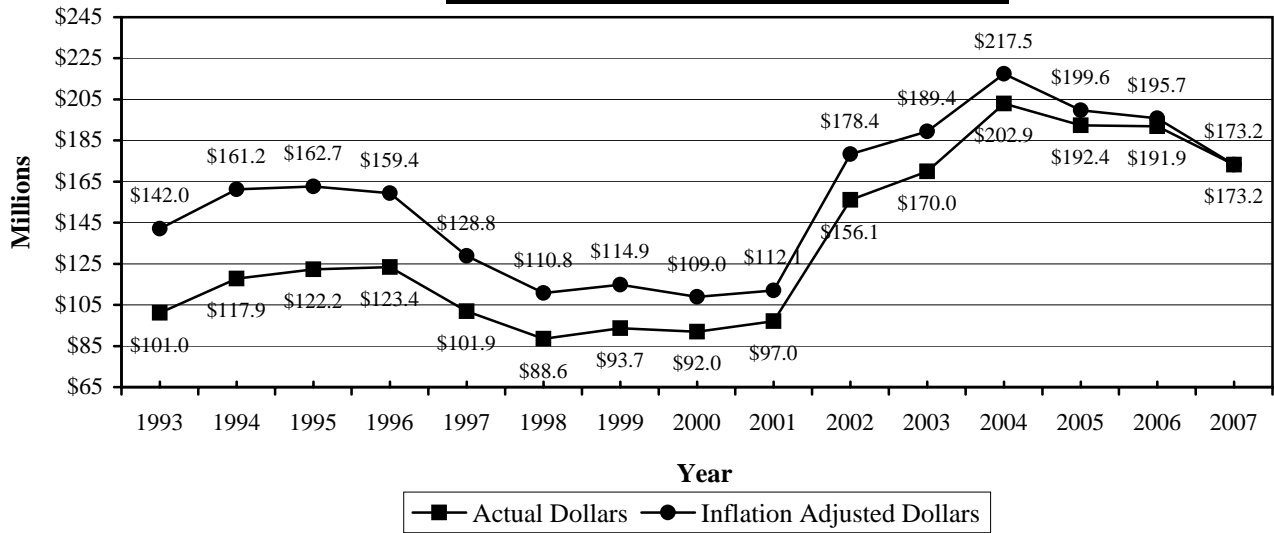
YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$19,304,271	\$8,669,009	44.91%	\$20,140,700	\$4,687,981	23.28%	-5.94%
1994	\$19,734,229	\$4,282,706	21.70%	\$20,439,547	\$17,390,601	85.08%	2.23%
1995	\$17,393,352	\$7,023,734	40.38%	\$17,964,409	\$5,512,291	30.68%	-11.86%
1996	\$17,267,056	\$9,077,866	52.57%	\$18,681,963	\$17,092,106	91.49%	-0.73%
1997	\$15,248,580	\$3,143,280	20.61%	\$13,199,320	\$1,974,721	14.96%	-11.69%
1998	\$12,555,794	\$8,428,222	67.13%	\$14,604,144	\$2,875,637	19.69%	-17.66%
1999	\$16,948,592	\$12,870,063	75.94%	\$17,606,187	\$12,774,561	72.56%	34.99%
2000	\$29,795,347	\$12,437,665	41.74%	\$28,200,480	\$2,462,571	8.73%	75.80%
2001	\$17,016,926	\$12,078,108	70.98%	\$16,318,434	\$26,157,360	160.29%	-42.89%
2002	\$34,124,626	\$19,174,786	56.19%	\$29,340,028	\$27,119,153	92.43%	100.53%
2003	\$31,902,636	\$19,299,000	60.49%	\$27,781,676	\$24,359,179	87.68%	-6.51%
2004	\$47,899,466	\$20,485,670	42.77%	\$44,450,629	\$17,843,473	40.14%	50.14%
2005	\$42,269,475	\$8,873,832	20.99%	\$42,048,640	\$12,887,534	30.65%	-11.75%
2006	\$41,885,262	\$9,486,946	22.65%	\$42,430,660	-\$1,215,062	-2.86%	-0.91%
2007	\$28,947,064	\$18,854,499	65.13%	\$30,601,130	-\$8,009,803	-26.17%	-30.89%

## MEDICAL MALPRACTICE FINANCIAL RESULTS

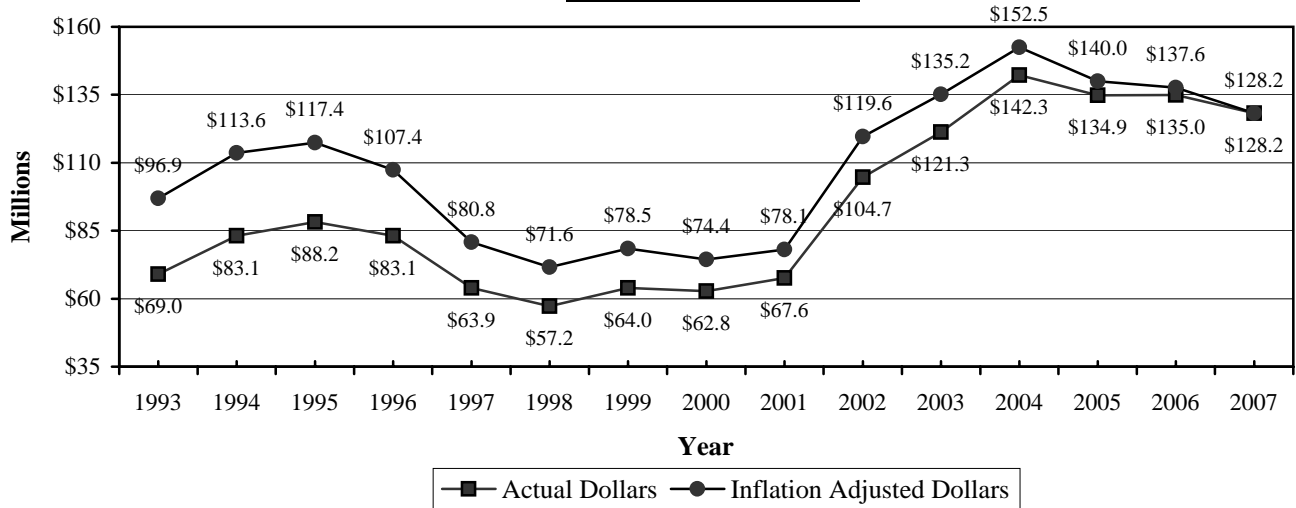
### LICENSED MEDICAL MALPRACTICE MARKET - OTHER

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$6,984,288	\$3,960,669	56.71%	\$7,181,649	\$4,541,691	63.24%	-14.07%
1994	\$10,596,190	\$4,924,798	46.48%	\$9,236,522	\$3,121,412	33.79%	51.71%
1995	\$12,617,239	\$3,514,007	27.85%	\$11,863,080	\$5,279,081	44.50%	19.07%
1996	\$17,903,617	\$5,708,724	31.89%	\$16,626,507	\$6,390,272	38.43%	41.90%
1997	\$18,770,001	\$5,714,900	30.45%	\$20,016,056	\$11,955,336	59.73%	4.84%
1998	\$9,437,033	\$10,145,048	107.50%	\$12,744,574	-\$904,059	-7.09%	-49.72%
1999	\$9,485,104	\$6,145,886	64.80%	\$8,112,075	\$15,532,787	191.48%	0.51%
2000	-\$2,200,088	\$4,297,362	-195.33%	-\$2,150,922	\$619,095	-28.78%	-123.20%
2001	\$10,744,197	\$9,684,802	90.14%	\$9,306,944	\$10,417,873	111.94%	-588.35%
2002	\$17,925,911	\$7,618,371	42.50%	\$17,112,098	\$15,340,524	89.65%	66.84%
2003	\$10,792,663	\$10,122,365	93.79%	\$13,881,532	\$30,997,616	223.30%	-39.79%
2004	\$10,033,751	\$7,882,678	78.56%	\$10,999,421	-\$7,029,405	-63.91%	-7.03%
2005	\$8,679,953	\$18,094,146	208.46%	\$10,229,416	-\$2,703,356	-26.43%	-13.49%
2006	\$8,161,923	\$236,981	2.90%	\$9,032,003	\$11,866,301	131.38%	-5.97%
2007	\$9,466,389	\$5,693,259	60.14%	\$9,268,831	\$5,581,593	60.22%	15.98%

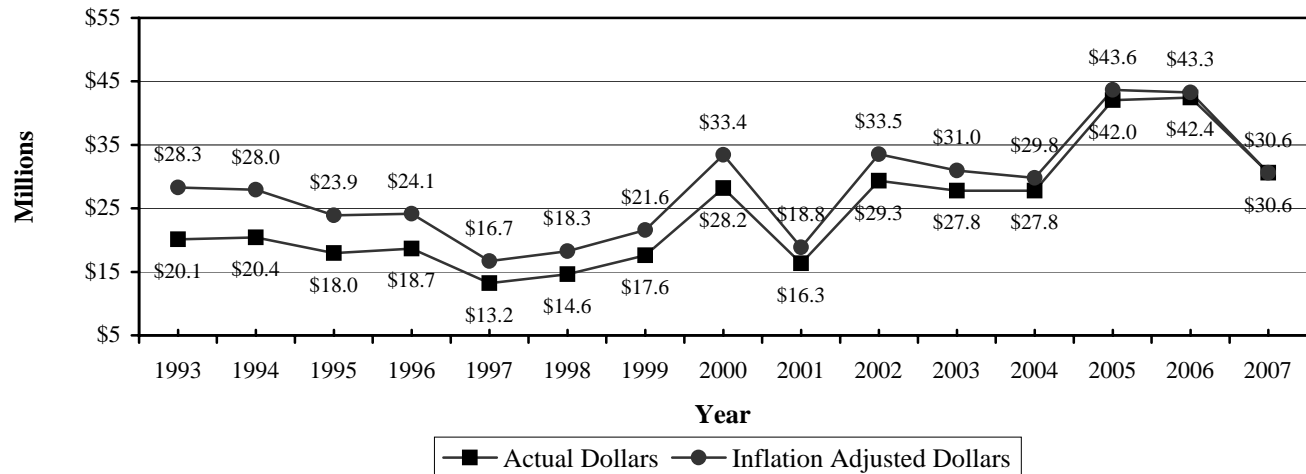
**Medical Malpractice**  
**Actual and Inflation Adjusted Premium Earned**  
**All Insured Medical Care Providers**



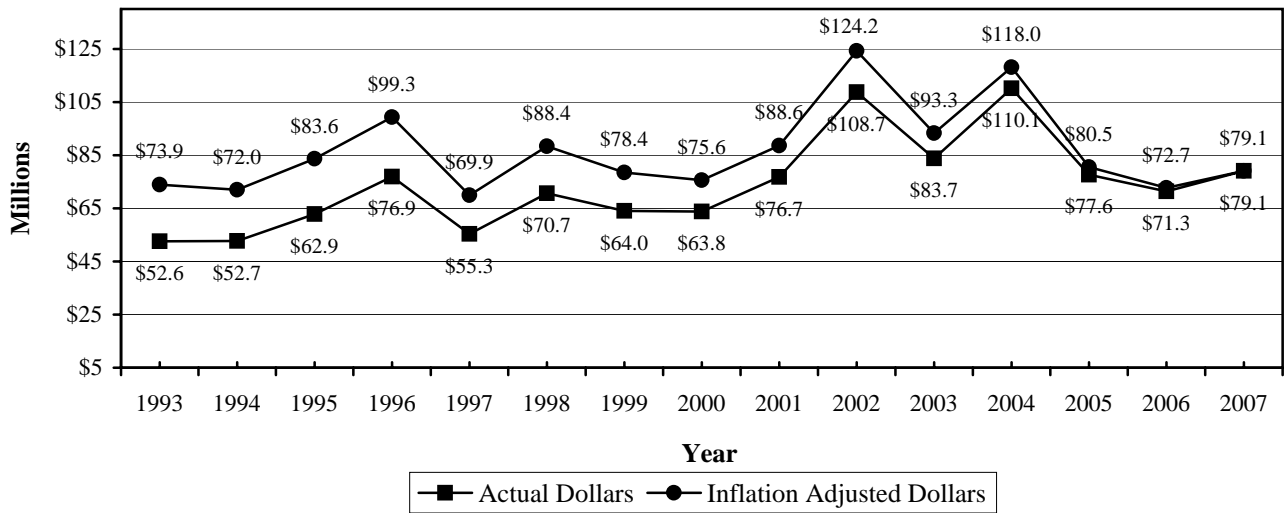
**Physicians and Surgeons**



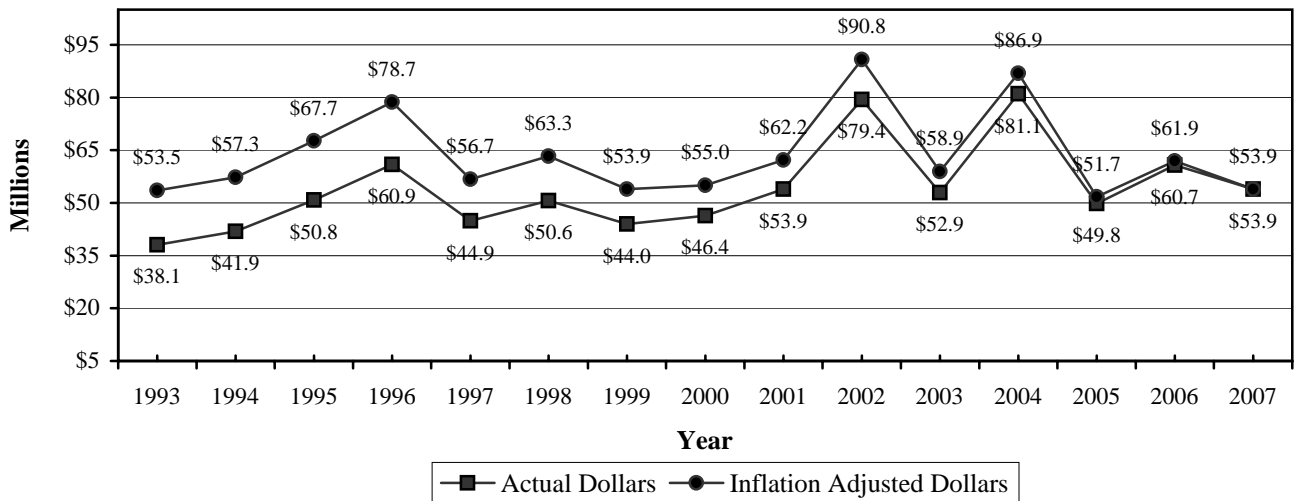
**Hospitals**



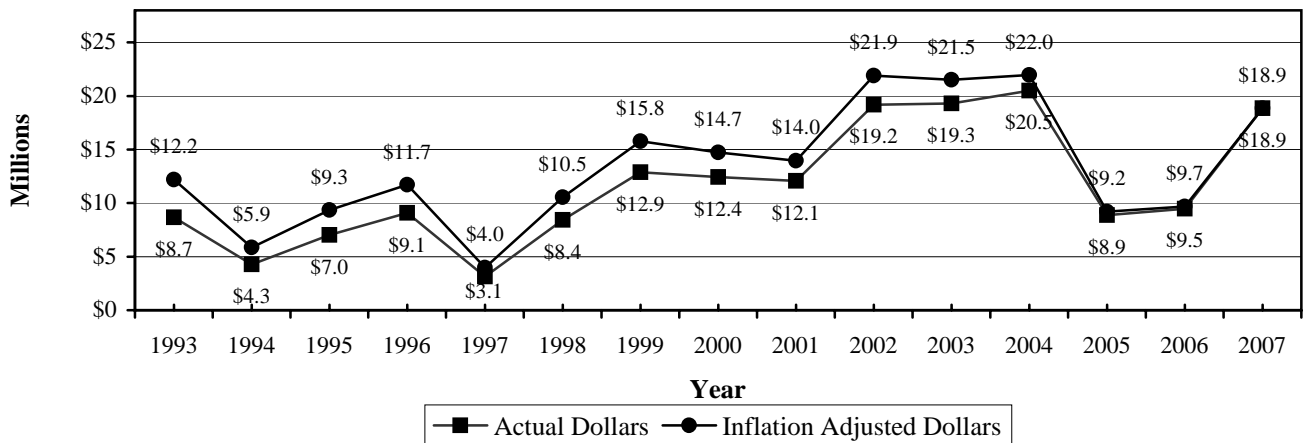
**Medical Malpractice  
Actual and Inflation Adjusted Paid Losses  
All Insured Medical Care Providers**



**Physicians and Surgeons**

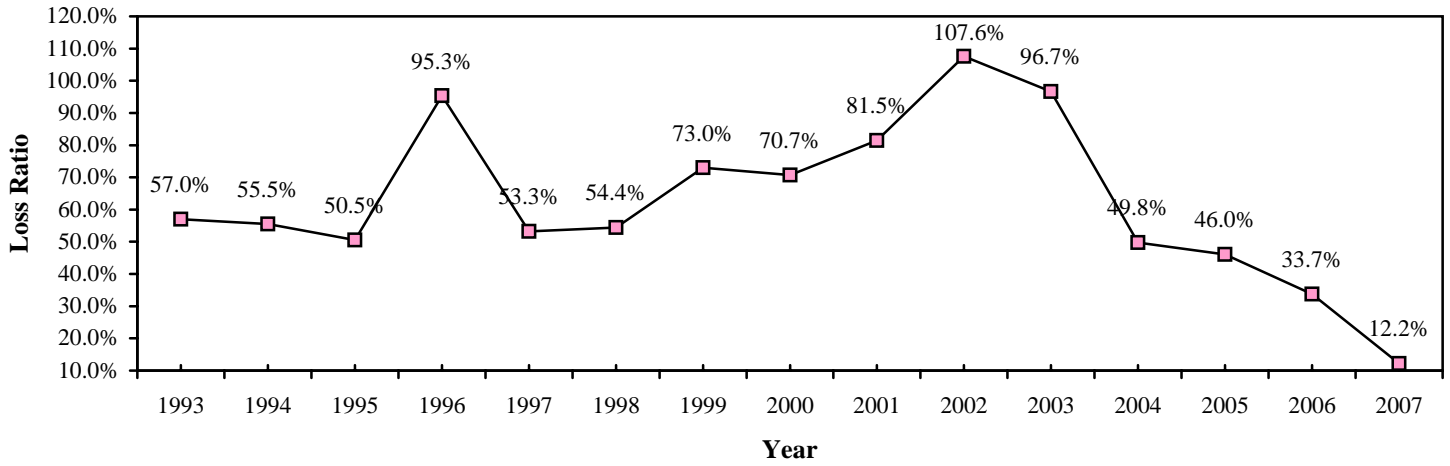


**Hospitals**

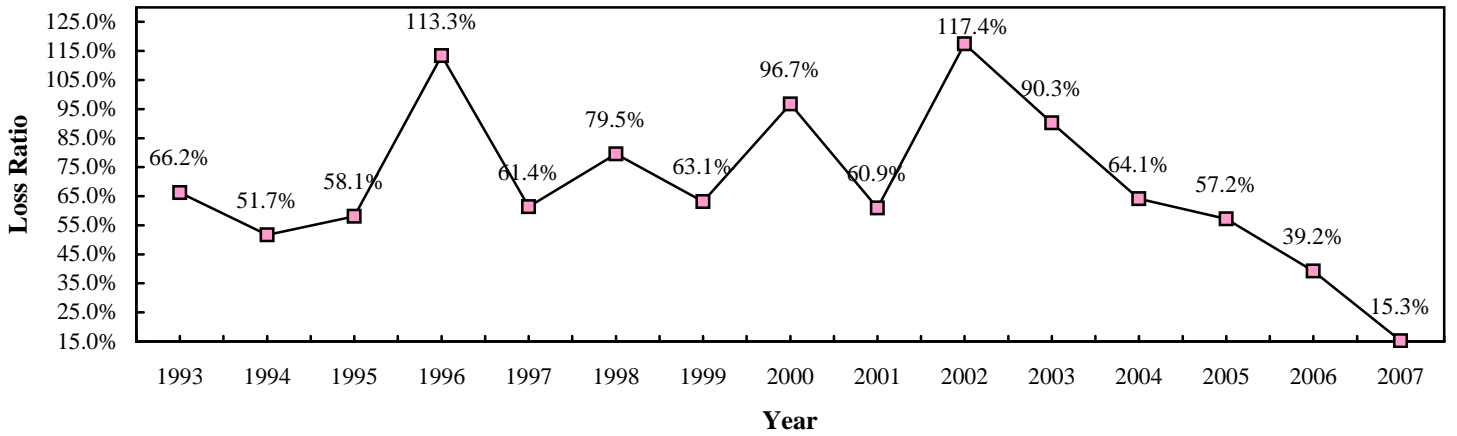




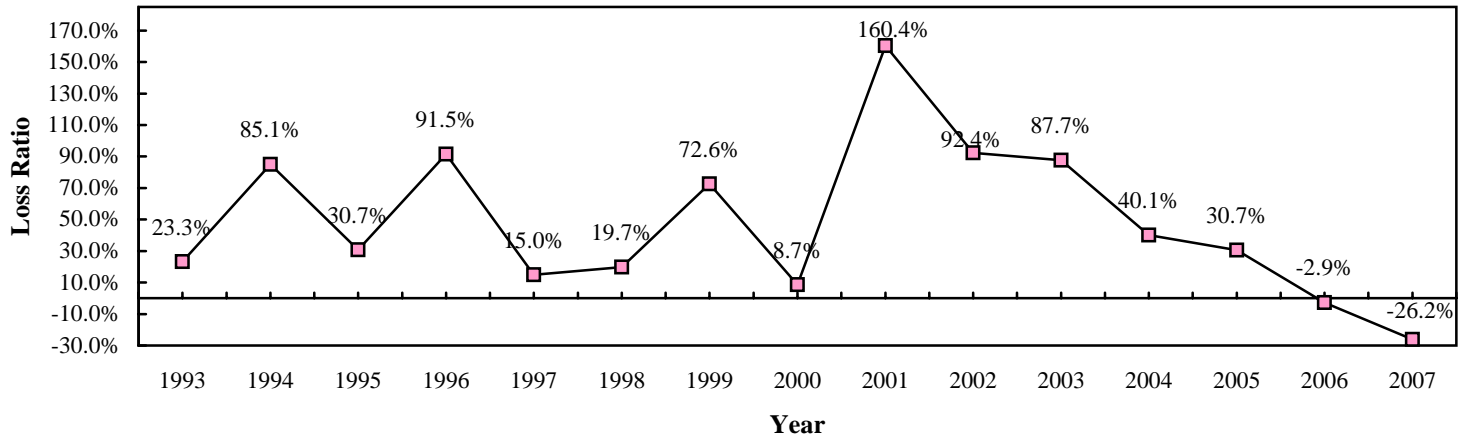
### Missouri Loss Ratio All Medical Care Providers



### Physicians & Surgeons

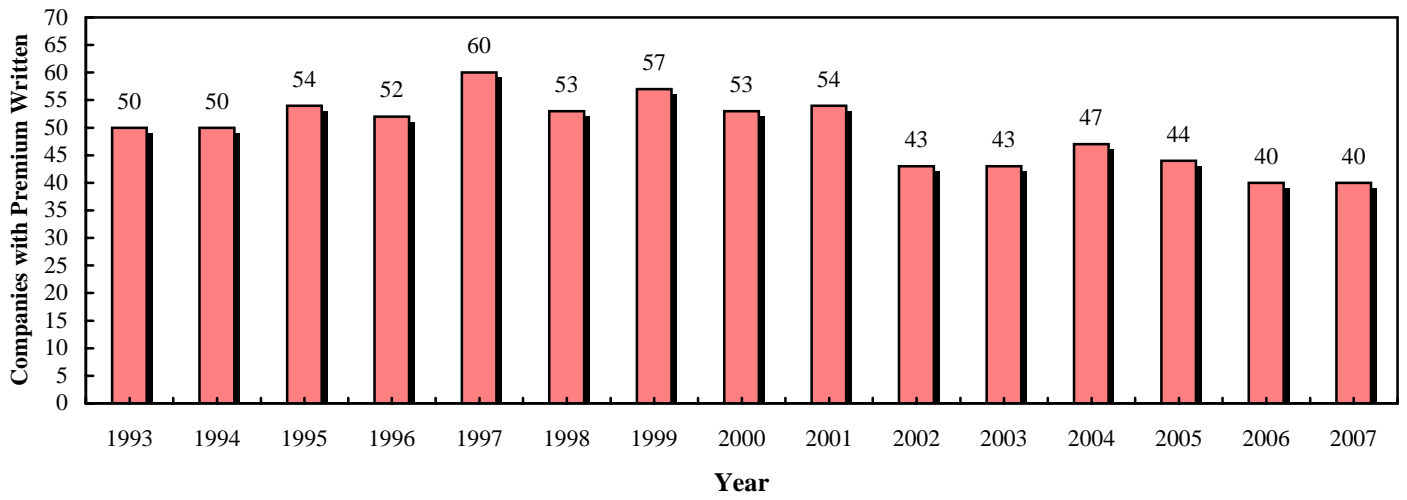


### Hospitals

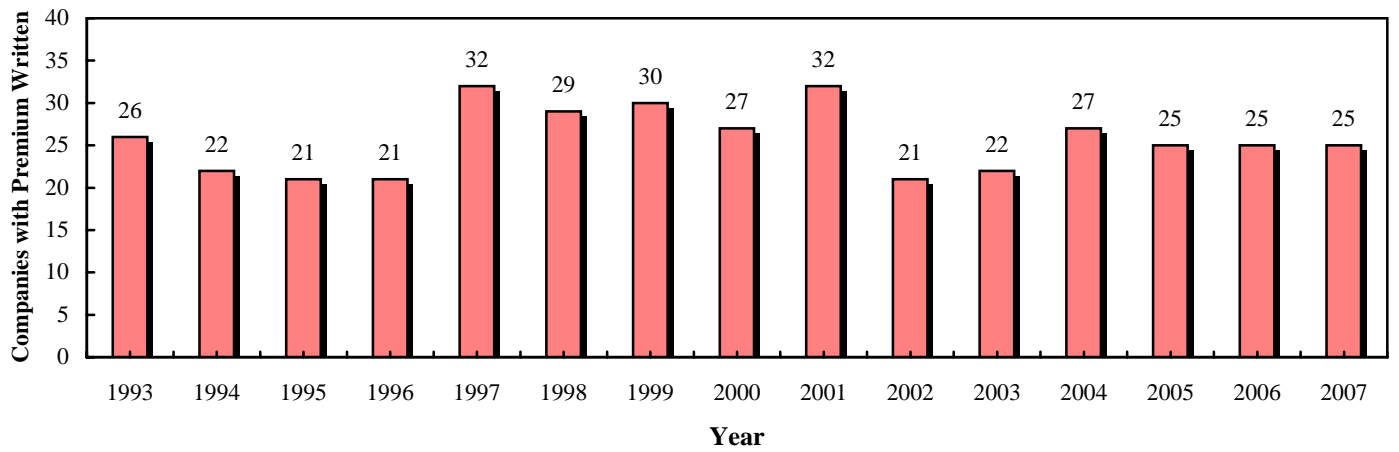


Loss Ratio = Incurred Losses / Earned Premium from Missouri Supplement

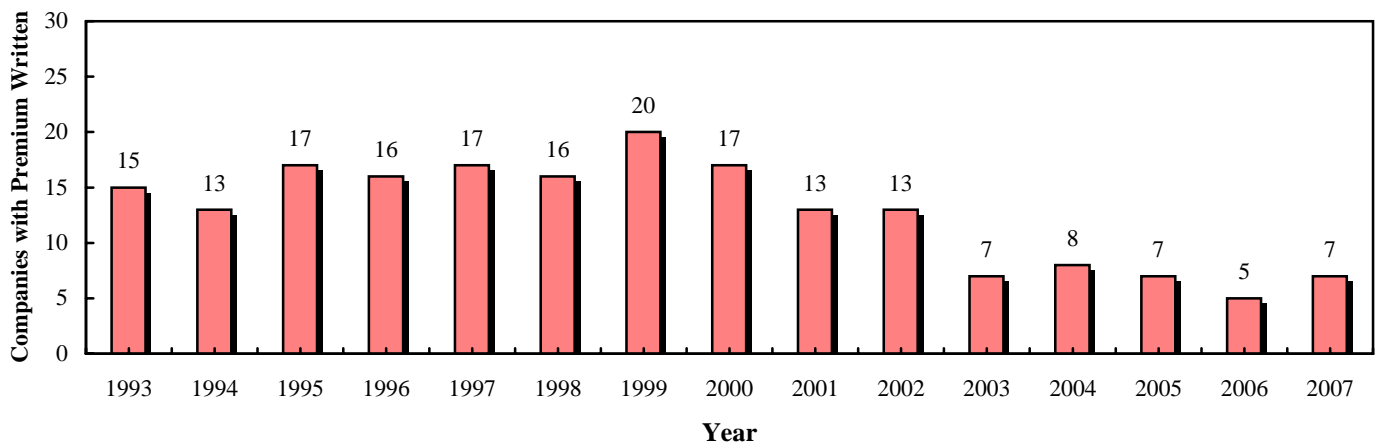
# Companies Writing Medical Malpractice Insurance All Medical Care Providers



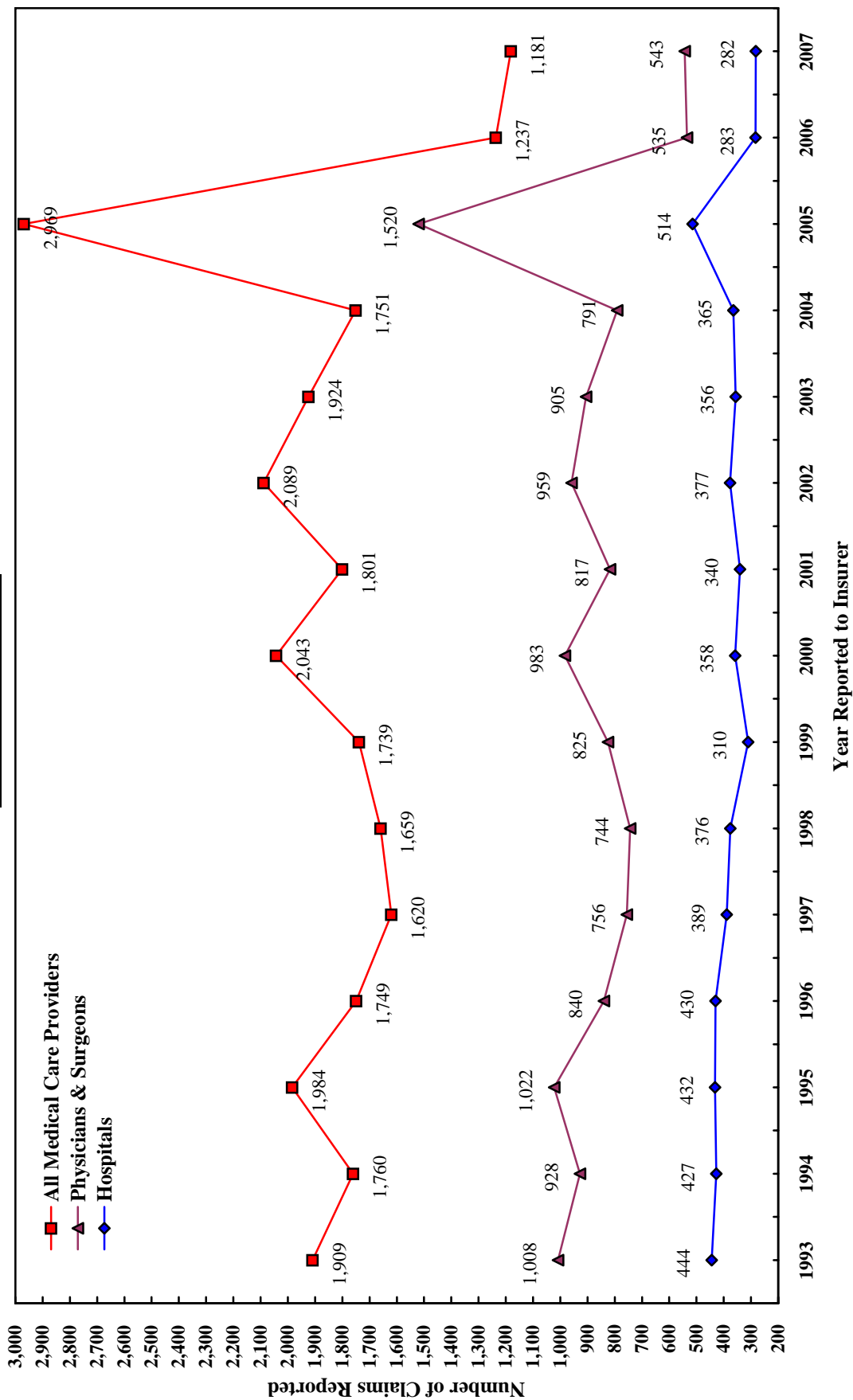
## Physicians & Surgeons

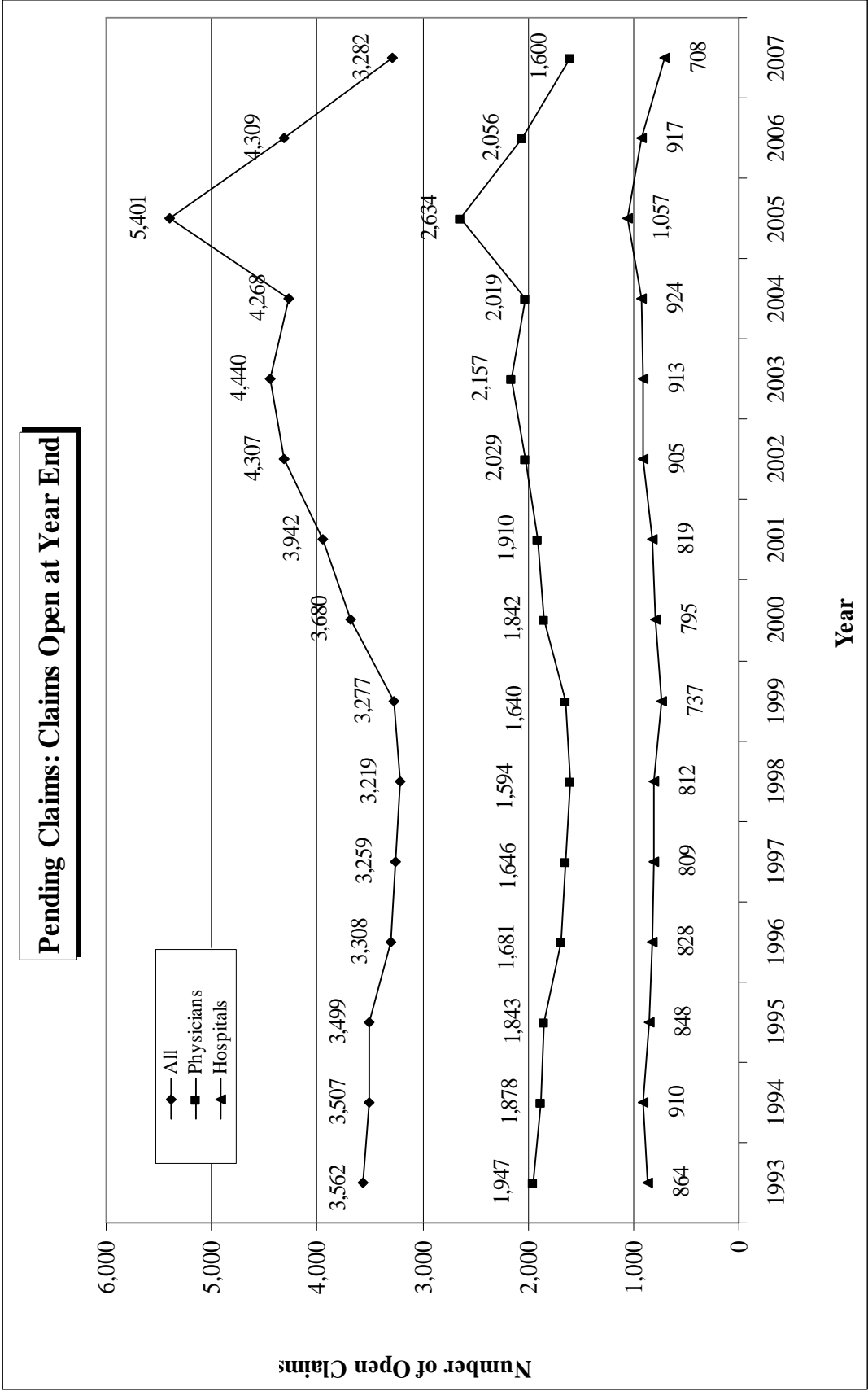


## Hospitals



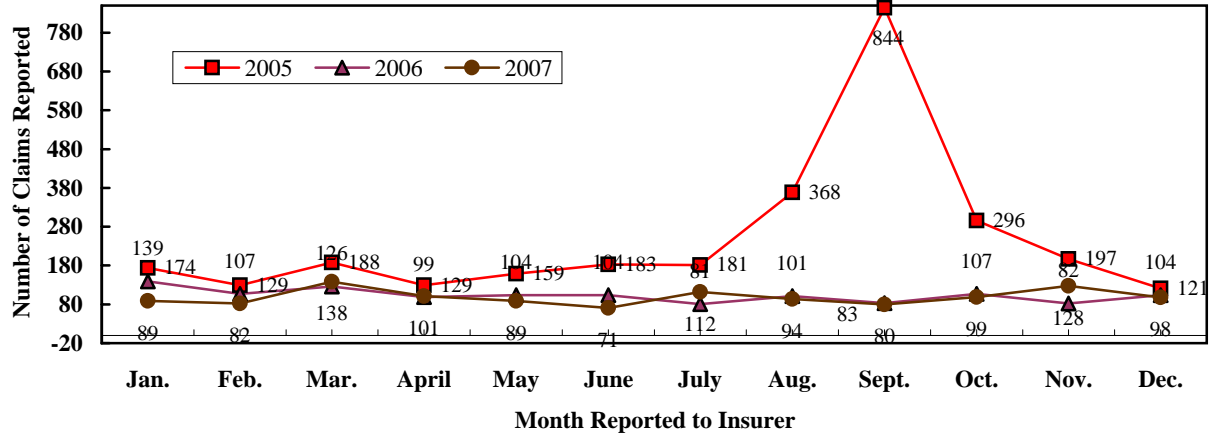
# **Claim Count Reported to Insurer**



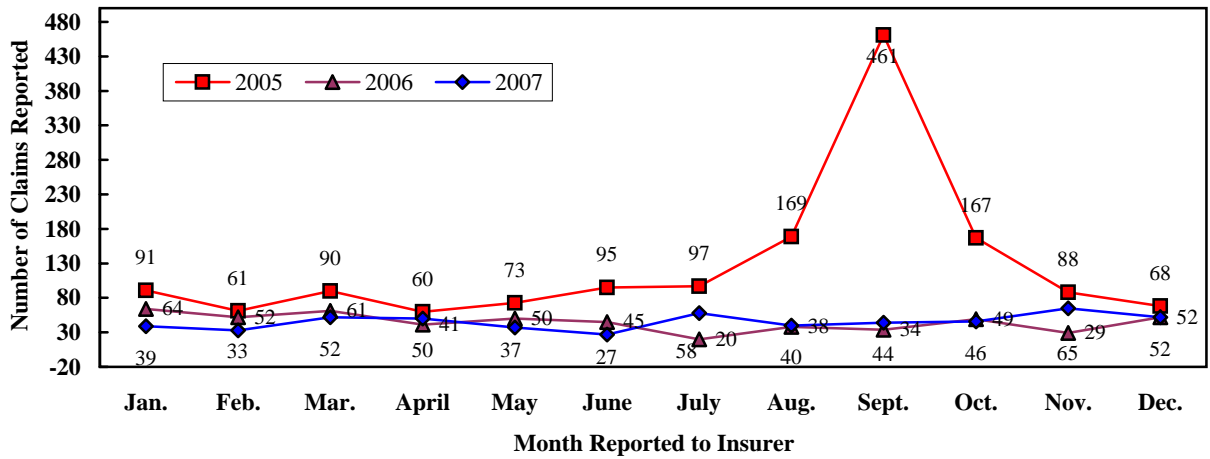


Claims that are reopened are not counted as pending during the interval between the closing of the original claim and the reopen date. To do otherwise would artificially deflate the claim counts for the most recent years compared to earlier years, since some recently closed claims will be reopened in the future.

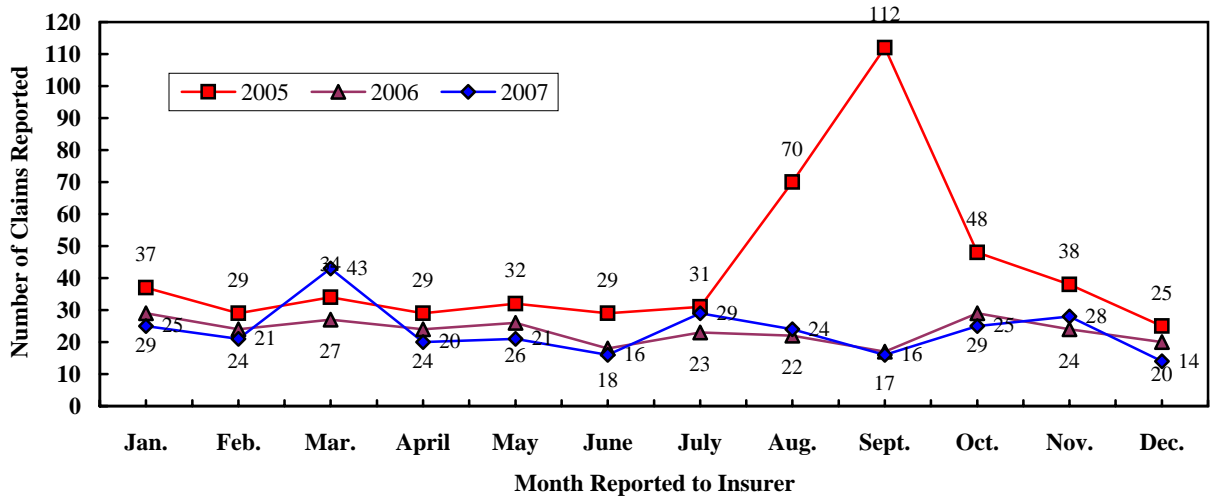
### Reported to Insurer, Claim Count by Month All Providers



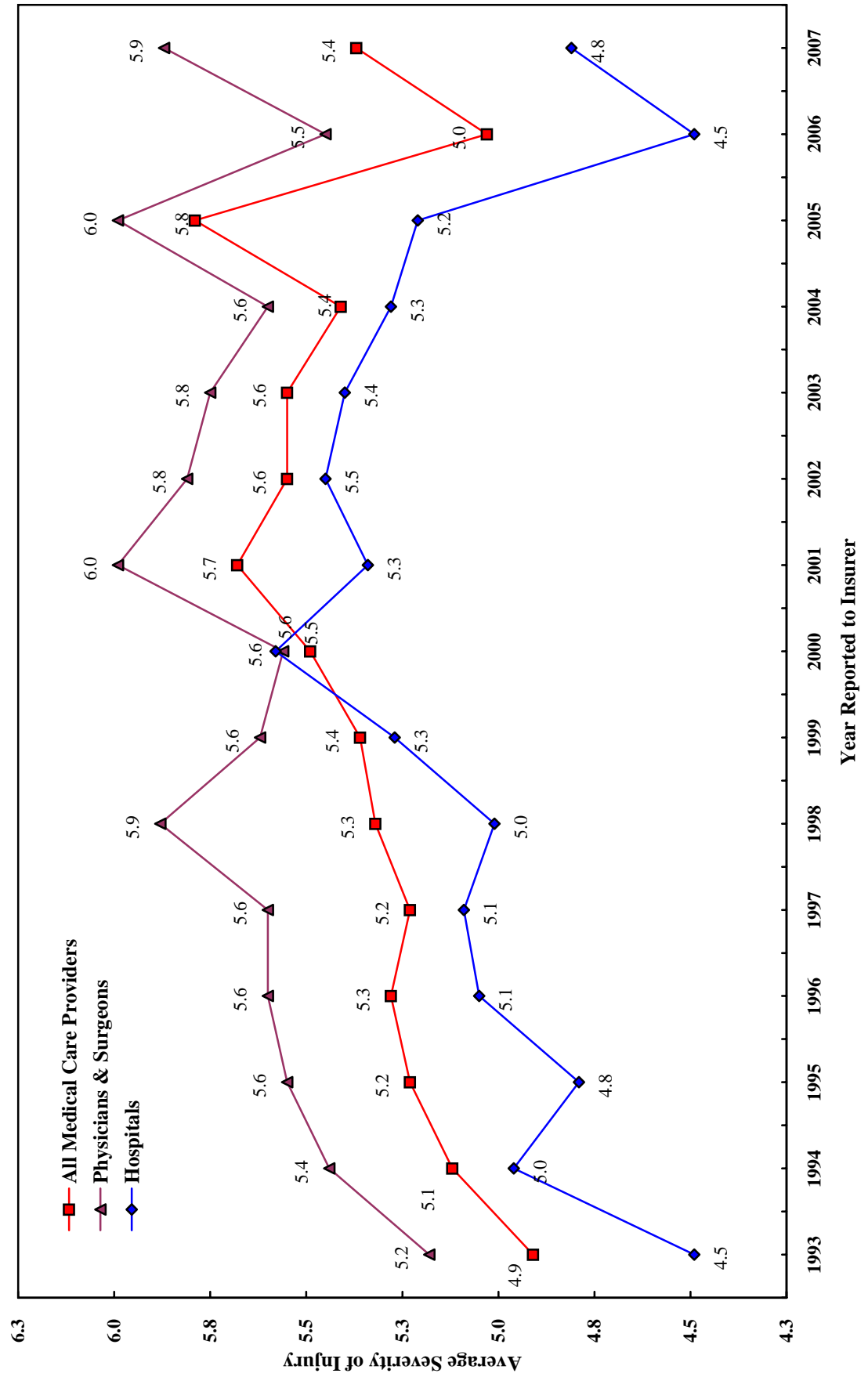
### Physicians and Surgeons

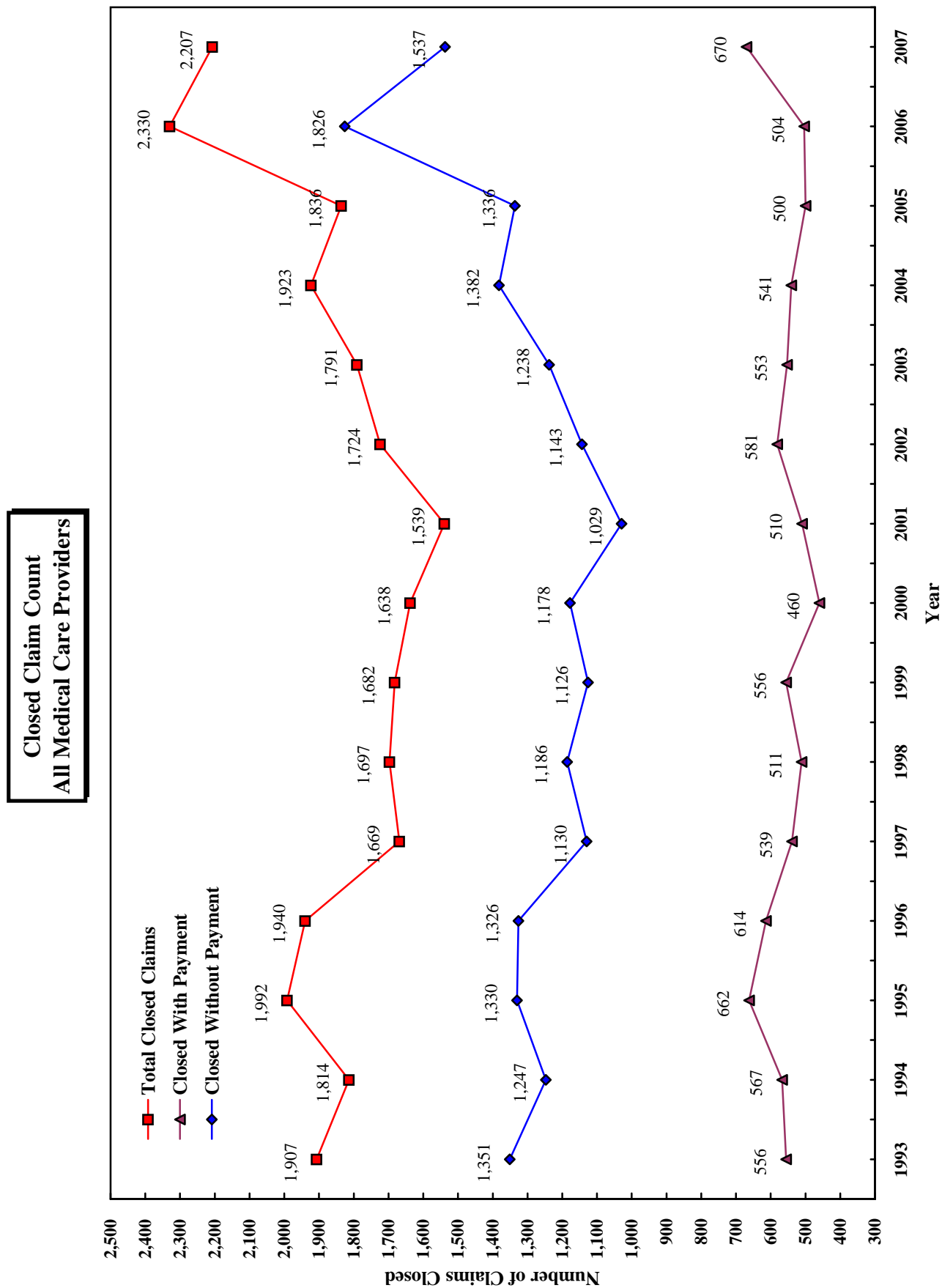


### Hospitals

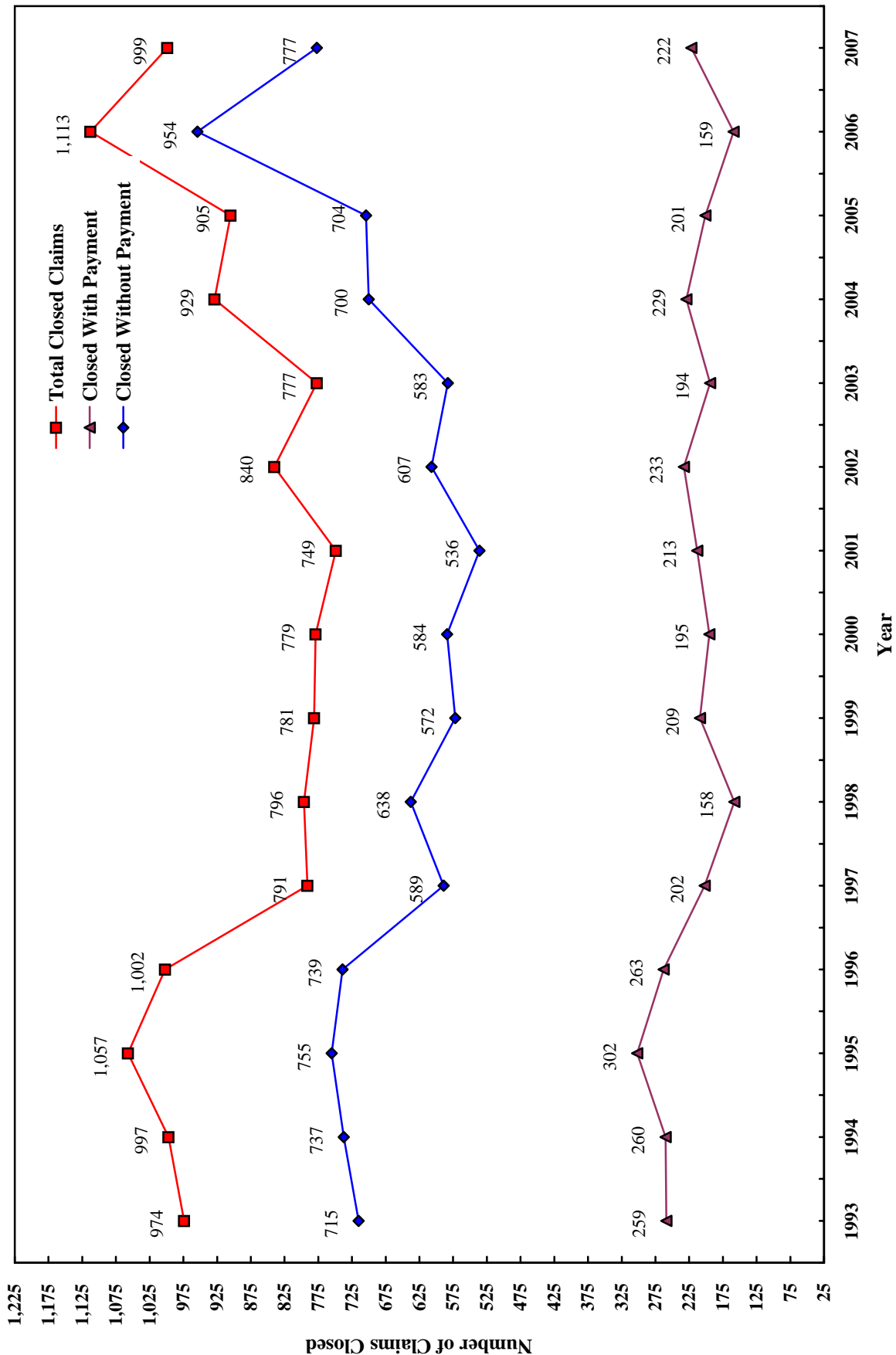


**Average Injury Severity of Claims  
Reported to Insurer**

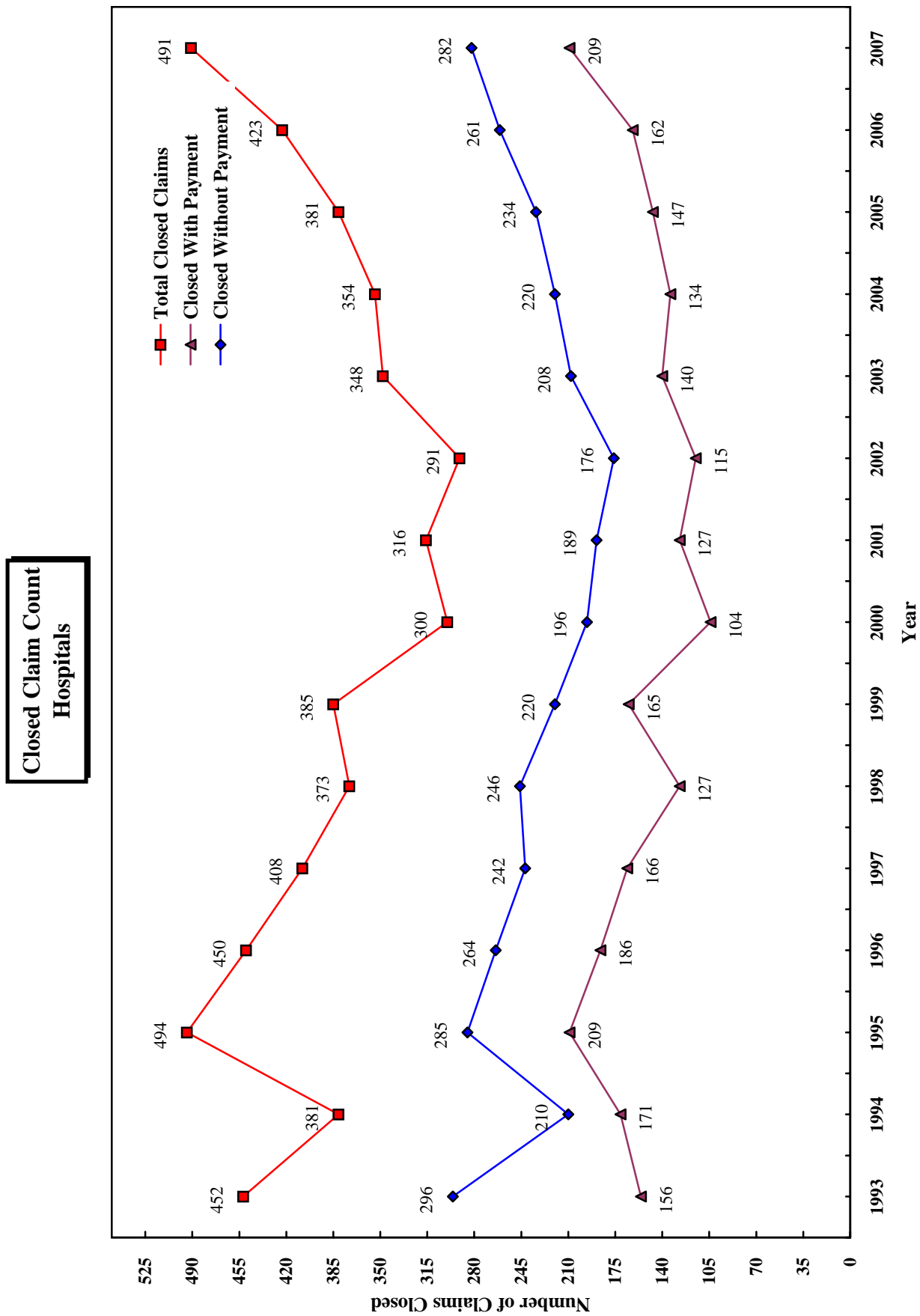




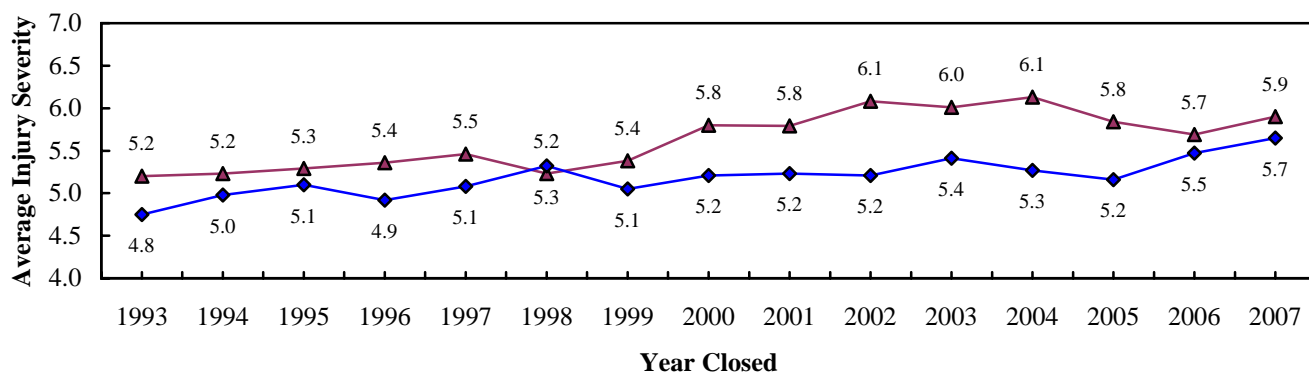
# Closed Claim Count Physicians & Surgeons





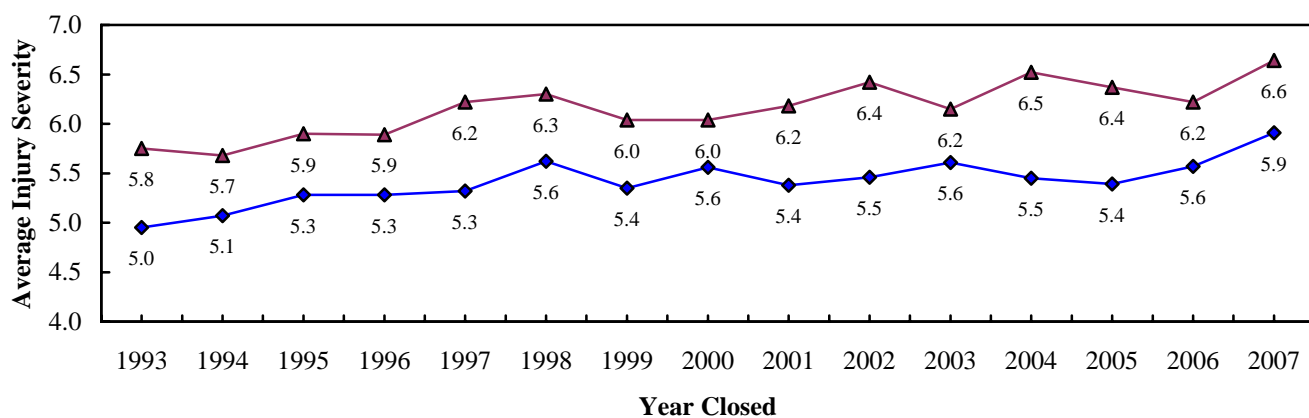


### Average Injury Severity of Closed Claims All Medical Care Providers



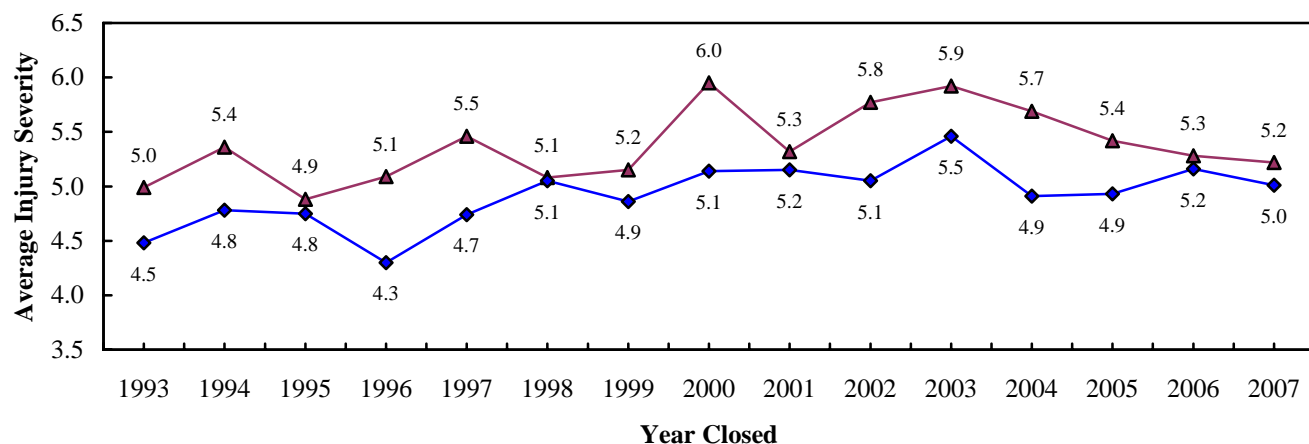
▲ Closed With Payment      ◆ Closed Without Payment

### Physicians and Surgeons



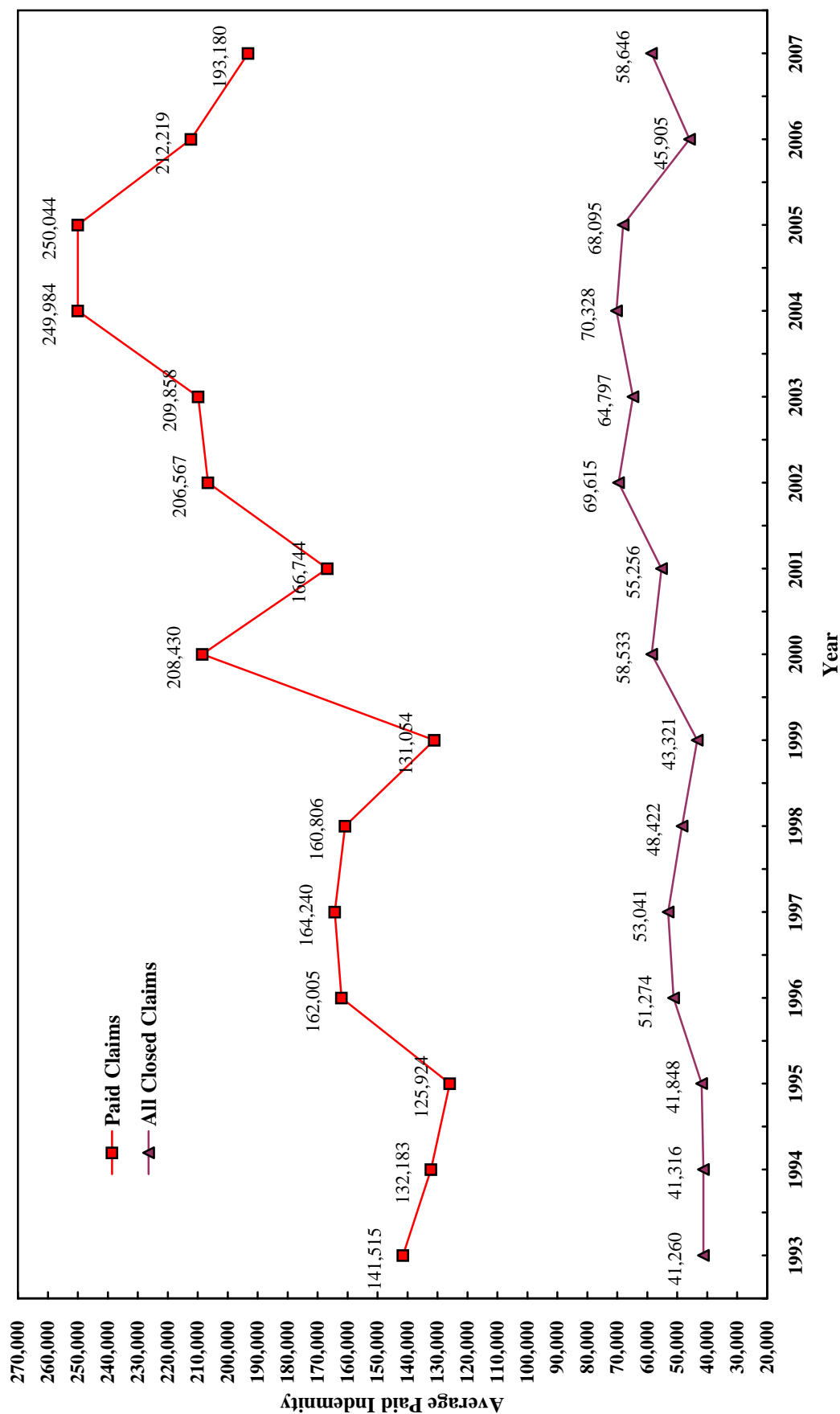
▲ Closed With Payment      ◆ Closed Without Payment

### Hospitals

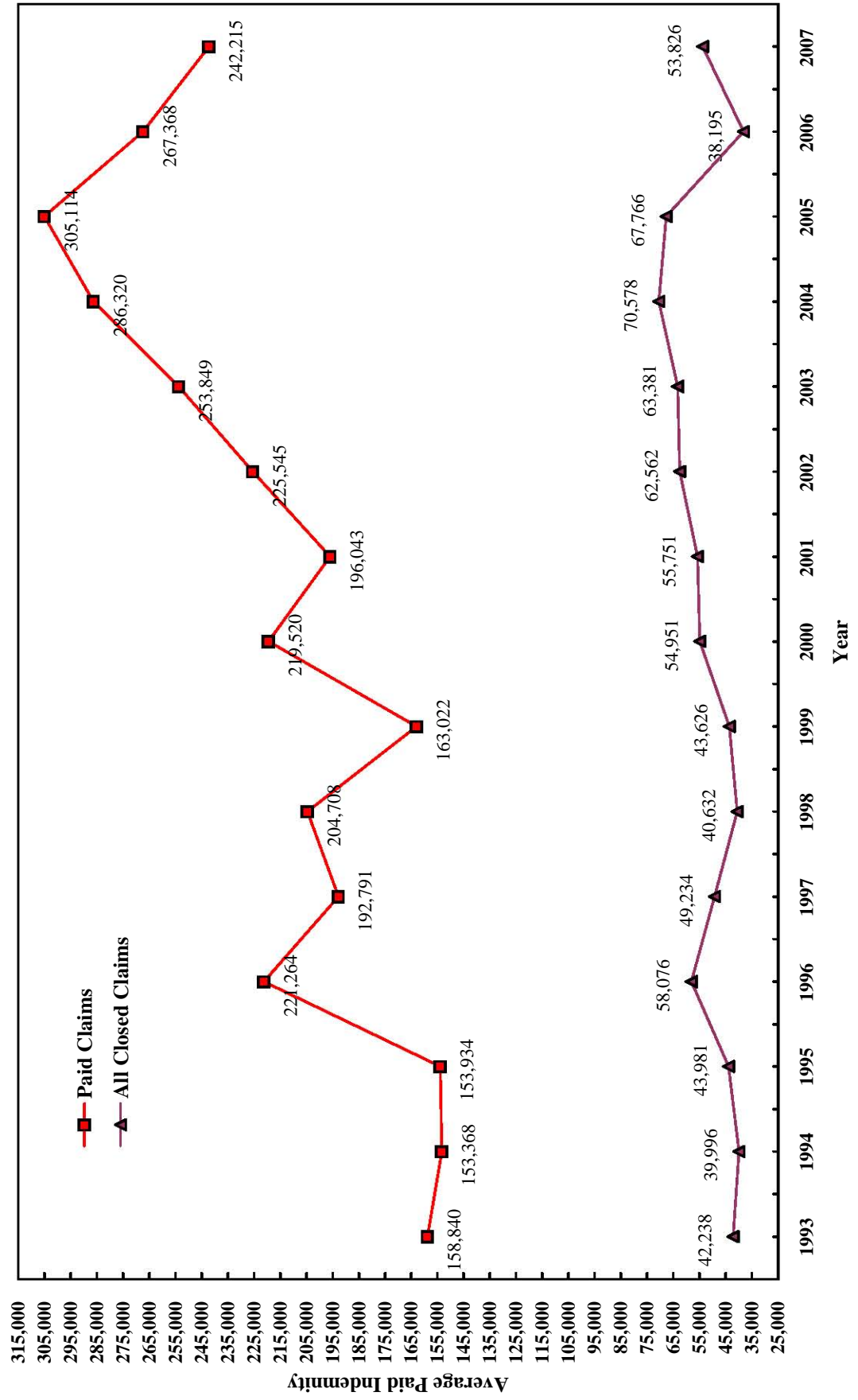


▲ Closed With Payment      ◆ Closed Without Payment

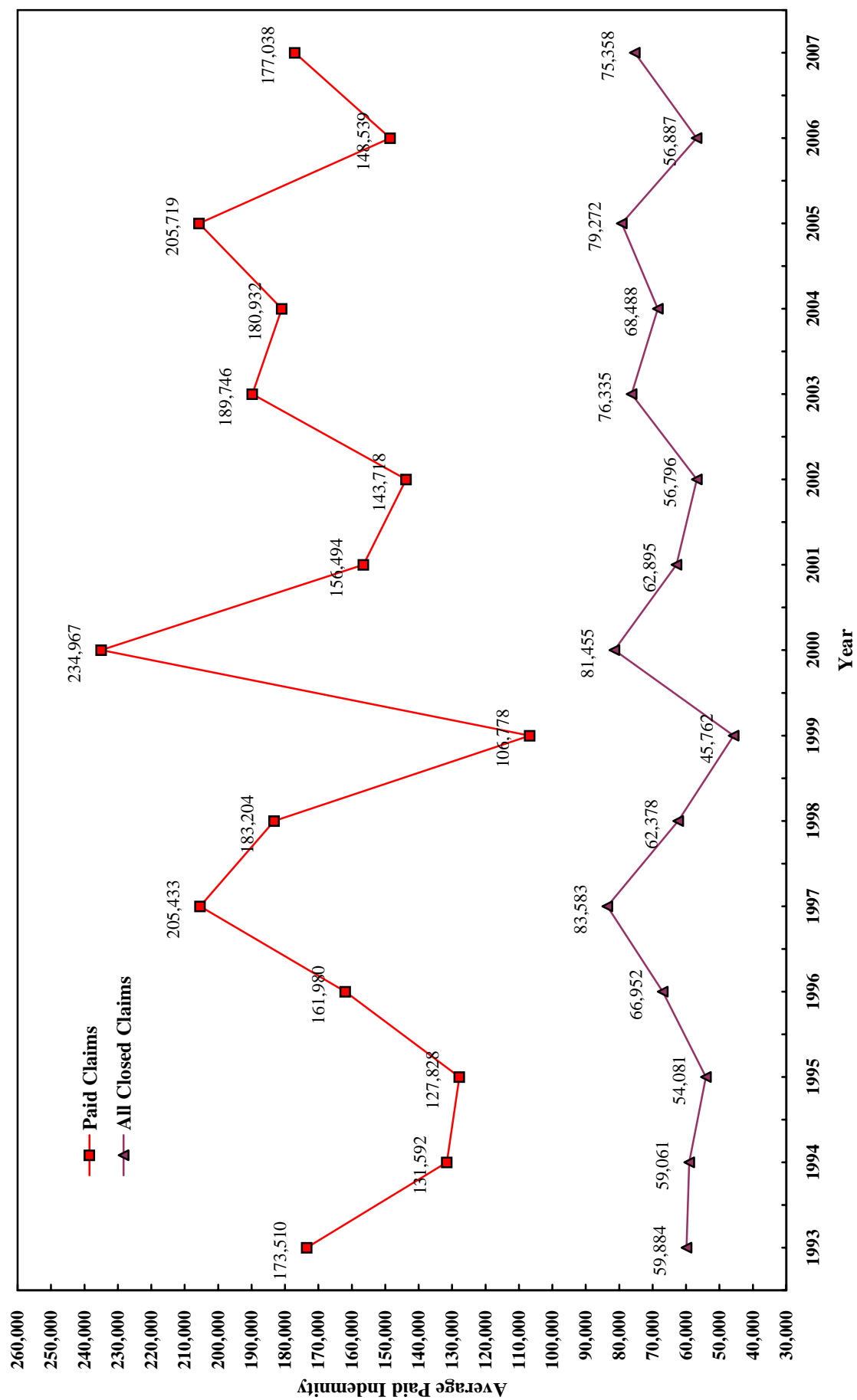
### All Medical Care Providers Average Indemnity Paid



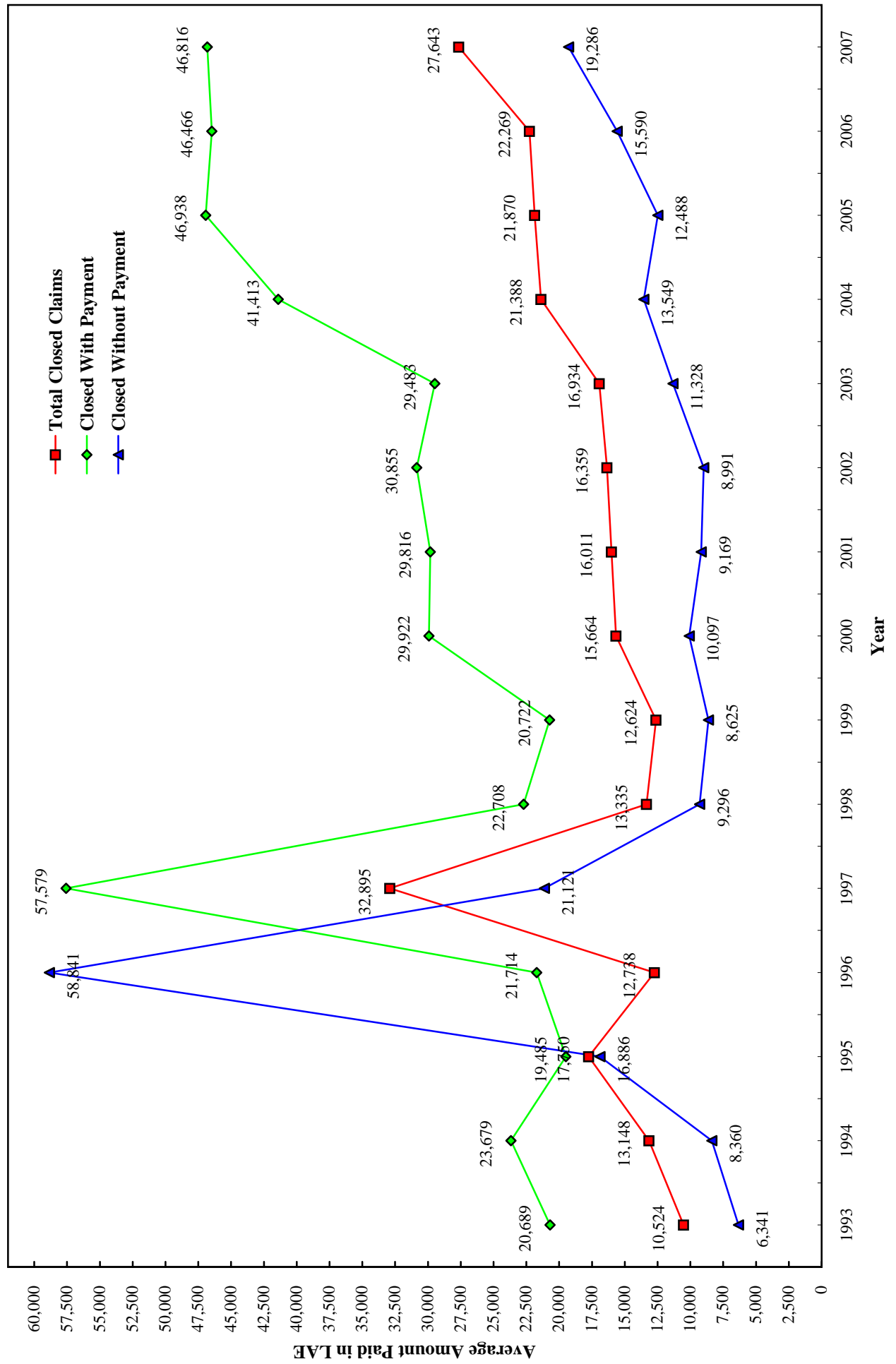
**Physicians & Surgeons  
Average Indemnity Paid**



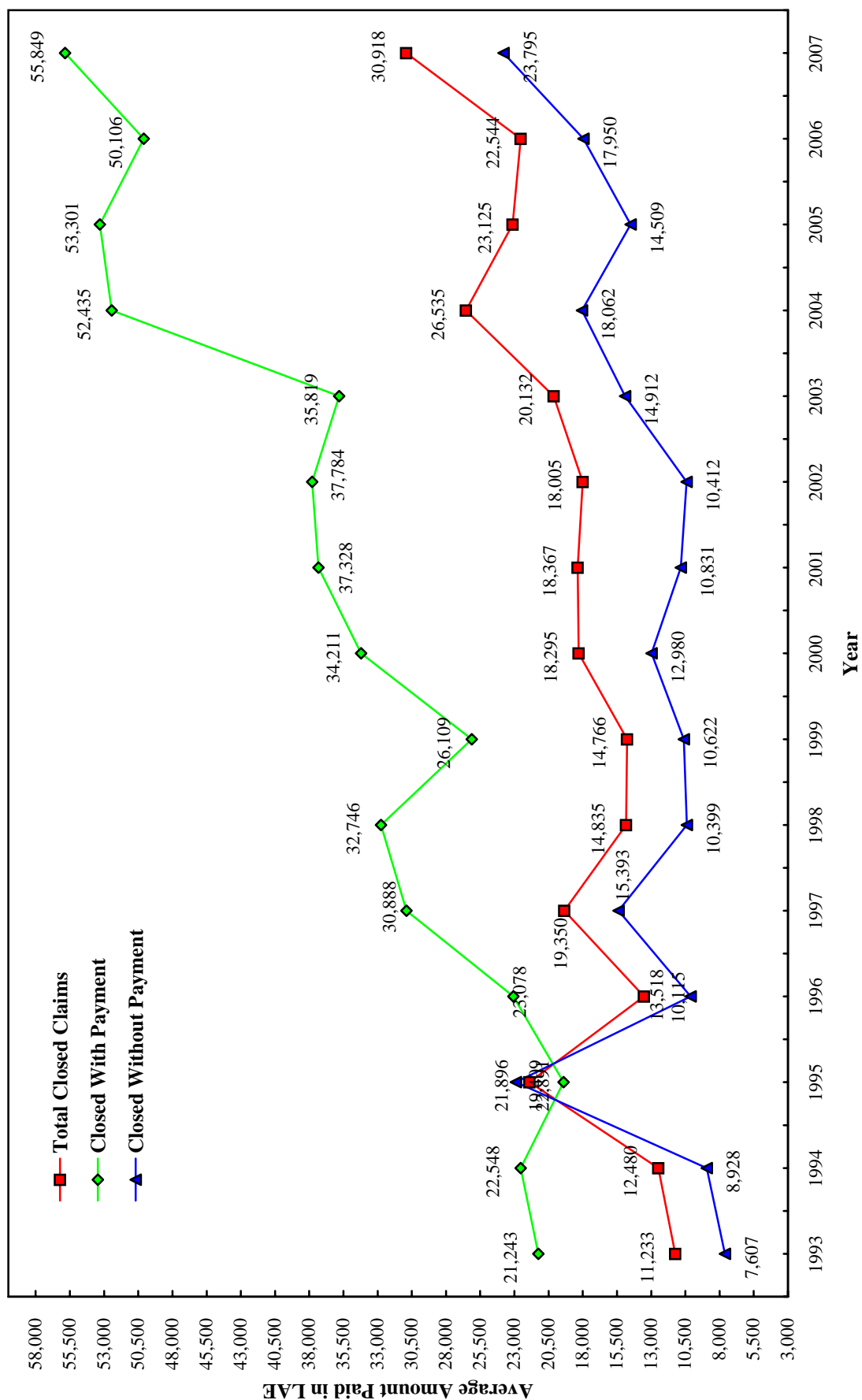
### Hospitals Average Indemnity Paid



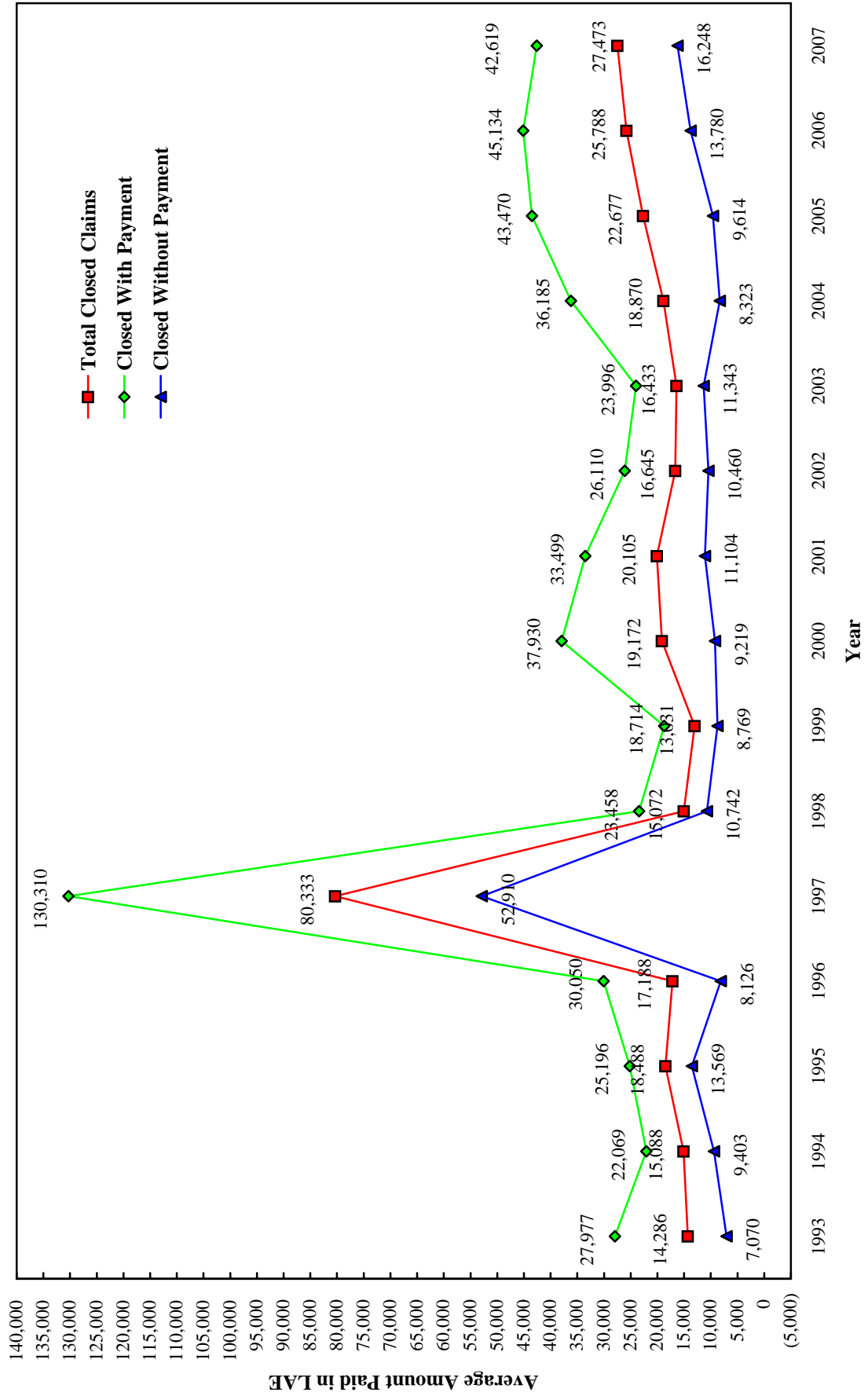
# **Loss Adjustment Expense** All Medical Care Providers



### Loss Adjustment Expense Physicians & Surgeons



# **Loss Adjustment Expense** Hospitals





**Medical Malpractice Claims by County of Jurisdiction**  
**All Providers (Physicians, Hospitals, Dentists, etc)**  
**All Claims Closed During Period 1993-2007**

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	63	22	\$6,767,500	\$307,614
003	ANDREW	20	18	\$968,559	\$53,809
005	ATCHISON	5	3	\$45,000	\$15,000
007	AUDRAIN	48	8	\$2,184,000	\$273,000
009	BARRY	23	17	\$1,705,935	\$100,349
011	BARTON	23	6	\$835,000	\$139,167
013	BATES	18	1	\$225,000	\$225,000
015	BENTON	12	6	\$162,000	\$27,000
017	BOLLINGER	10	0	\$0	\$0
019	BOONE	745	175	\$28,820,944	\$164,691
021	BUCHANAN	473	148	\$32,482,756	\$219,478
023	BUTLER	178	50	\$6,190,588	\$123,812
025	CALDWELL	7	0	\$0	\$0
027	CALLAWAY	27	11	\$2,193,000	\$199,364
029	CAMDEN	134	37	\$4,856,646	\$131,261
031	CAPE GIRARDEAU	332	84	\$17,805,260	\$211,967
035	CARTER	8	1	\$25,000	\$25,000
037	CASS	54	29	\$6,415,860	\$221,237
039	CEDAR	9	5	\$326,000	\$65,200
041	CHARITON	8	0	\$0	\$0
043	CHRISTIAN	24	9	\$2,782,981	\$309,220
045	CLARK	14	1	\$50,000	\$50,000
047	CLAY	590	175	\$30,390,106	\$173,658
049	CLINTON	15	4	\$532,752	\$133,188
051	COLE	279	67	\$10,942,302	\$163,318
053	COOPER	17	11	\$613,250	\$55,750
055	CRAWFORD	17	10	\$2,038,233	\$203,823
057	DADE	14	13	\$3,140,000	\$241,538
059	DALLAS	12	3	\$1,505,000	\$501,667
061	DAVISS	9	9	\$900,000	\$100,000
063	DE KALB	8	8	\$136,000	\$17,000
065	DENT	18	7	\$1,797,300	\$256,757
067	DOUGLAS	4	3	\$2,495,000	\$831,667
069	DUNKLIN	37	18	\$2,306,117	\$128,118
071	FRANKLIN	66	11	\$3,195,988	\$290,544
073	GASCONADE	7	1	\$87,500	\$87,500
075	GENTRY	7	4	\$943,750	\$235,938
077	GREENE	1006	320	\$77,637,275	\$242,616
079	GRUNDY	6	4	\$642,500	\$160,625
083	HENRY	39	13	\$1,216,666	\$93,590
087	HOLT	8	0	\$0	\$0
089	HOWARD	10	7	\$127,920	\$18,274
091	HOWELL	85	37	\$5,858,863	\$158,348
093	IRON	22	10	\$1,505,906	\$150,591
095	JACKSON	4145	1398	\$301,745,446	\$215,841
097	JASPER	542	211	\$61,171,078	\$289,910
099	JEFFERSON	220	51	\$7,287,644	\$142,895
101	JOHNSON	102	40	\$9,289,499	\$232,237
103	KNOX	7	5	\$382,500	\$76,500

**Medical Malpractice Claims by County of Jurisdiction**  
**All Providers (Physicians, Hospitals, Dentists, etc)**  
**All Claims Closed During Period 1993-2007**

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
105	LACLEDE	26	9	\$1,090,000	\$121,111
107	LAFAYETTE	24	0	\$0	\$0
109	LAWRENCE	21	11	\$701,542	\$63,777
113	LINCOLN	24	2	\$100,000	\$50,000
115	LINN	22	5	\$324,677	\$64,935
117	LIVINGSTON	16	3	\$603,640	\$201,213
119	MCDONALD	18	10	\$1,387,500	\$138,750
121	MACON	20	13	\$6,733,000	\$517,923
123	MADISON	76	26	\$5,501,385	\$211,592
125	MARIES	9	7	\$1,350,000	\$192,857
127	MARION	82	20	\$3,299,605	\$164,980
129	MERCER	3	0	\$0	\$0
131	MILLER	18	2	\$83,000	\$41,500
133	MISSISSIPPI	6	1	\$51,398	\$51,398
135	MONITEAU	8	0	\$0	\$0
139	MONTGOMERY	8	6	\$975,000	\$162,500
141	MORGAN	8	7	\$1,590,000	\$227,143
143	NEW MADRID	29	7	\$1,352,500	\$193,214
145	NEWTON	112	46	\$5,317,500	\$115,598
147	NODAWAY	32	7	\$538,750	\$76,964
149	OREGON	5	2	\$50,000	\$25,000
151	OSAGE	18	17	\$2,157,621	\$126,919
153	OZARK	17	0	\$0	\$0
155	PEMISCOT	15	4	\$925,000	\$231,250
157	PERRY	20	3	\$229,500	\$76,500
159	PETTIS	110	39	\$6,531,013	\$167,462
161	PHELPS	154	41	\$7,427,591	\$181,161
163	PIKE	25	4	\$1,008,500	\$252,125
165	PLATTE	66	24	\$3,892,548	\$162,190
167	POLK	52	23	\$2,498,987	\$108,652
169	PULASKI	34	12	\$2,984,750	\$248,729
171	PUTNAM	10	5	\$87,500	\$17,500
173	RALLS	4	0	\$0	\$0
175	RANDOLPH	41	17	\$2,982,133	\$175,420
177	RAY	16	9	\$2,409,000	\$267,667
179	REYNOLDS	7	3	\$67,500	\$22,500
181	RIPLEY	23	3	\$265,000	\$88,333
183	ST. CHARLES	333	78	\$14,019,701	\$179,740
185	ST. CLAIR	6	4	\$591,035	\$147,759
186	STE. GENEVIEVE	11	4	\$787,500	\$196,875
187	ST. FRANCOIS	123	32	\$6,170,012	\$192,813
189	ST. LOUIS	3031	696	\$129,934,180	\$186,687
195	SALINE	23	12	\$2,822,500	\$235,208
197	SCHUYLER	5	5	\$500,000	\$100,000
199	SCOTLAND	10	0	\$0	\$0
201	SCOTT	180	48	\$8,905,712	\$185,536
205	SHELBY	16	0	\$0	\$0
207	STODDARD	34	18	\$3,325,624	\$184,757
209	STONE	18	7	\$787,500	\$112,500

**Medical Malpractice Claims by County of Jurisdiction**  
**All Providers (Physicians, Hospitals, Dentists, etc)**  
**All Claims Closed During Period 1993-2007**

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
211	SULLIVAN	8	0	\$0	\$0
213	TANEY	106	35	\$5,267,775	\$150,508
215	TEXAS	32	5	\$585,000	\$117,000
217	VERNON	63	22	\$4,473,019	\$203,319
219	WARREN	10	7	\$1,000,000	\$142,857
221	WASHINGTON	20	2	\$145,000	\$72,500
223	WAYNE	28	6	\$785,000	\$130,833
225	WEBSTER	14	0	\$0	\$0
227	WORTH	5	5	\$3,375,000	\$675,000
229	WRIGHT	7	1	\$60,000	\$60,000
510	ST. LOUIS CITY	3565	1077	\$322,114,641	\$299,085
900	APPELLATE COURT	543	215	\$45,828,555	\$213,156
901	FEDERAL COURT	1062	153	\$29,834,203	\$194,995
902	GUARANTY FUND	373	143	\$19,576,579	\$136,899
903	OUT OF STATE	258	89	\$30,202,285	\$339,352
999	NOT AVAILABLE	85	22	\$4,817,915	\$218,996

**Medical Malpractice Claims by County of Jurisdiction**  
**All Providers (Physicians, Hospitals, Dentists, etc)**  
**All Claims Closed During Period -2007**

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	4	3	\$2,015,000	\$671,667
003	ANDREW	10	9	\$495,000	\$55,000
007	AUDRAIN	5	1	\$150,000	\$150,000
009	BARRY	8	7	\$728,602	\$104,086
011	BARTON	3	1	\$500,000	\$500,000
013	BATES	1	1	\$225,000	\$225,000
019	BOONE	83	10	\$2,795,000	\$279,500
021	BUCHANAN	29	9	\$4,714,173	\$523,797
023	BUTLER	25	6	\$720,000	\$120,000
027	CALLAWAY	2	0	\$0	\$0
029	CAMDEN	42	14	\$2,277,501	\$162,679
031	CAPE GIRARDEAU	40	4	\$750,000	\$187,500
035	CARTER	1	0	\$0	\$0
037	CASS	6	4	\$456,379	\$114,095
043	CHRISTIAN	2	0	\$0	\$0
045	CLARK	1	0	\$0	\$0
047	CLAY	26	5	\$1,415,000	\$283,000
049	CLINTON	5	1	\$325,000	\$325,000
051	COLE	21	2	\$575,000	\$287,500
063	DE KALB	8	8	\$136,000	\$17,000
065	DENT	1	0	\$0	\$0
069	DUNKLIN	9	3	\$155,000	\$51,667
071	FRANKLIN	9	1	\$107,988	\$107,988
077	GREENE	85	29	\$8,994,997	\$310,172
083	HENRY	1	0	\$0	\$0
089	HOWARD	4	4	\$54,000	\$13,500
091	HOWELL	6	0	\$0	\$0
095	JACKSON	433	159	\$34,772,035	\$218,692
097	JASPER	66	28	\$7,045,871	\$251,638
099	JEFFERSON	25	5	\$1,170,000	\$234,000
101	JOHNSON	15	3	\$905,000	\$301,667
105	LACLEDE	2	2	\$185,000	\$92,500
109	LAWRENCE	1	0	\$0	\$0
117	LIVINGSTON	1	0	\$0	\$0
121	MACON	7	6	\$4,200,000	\$700,000
123	MADISON	3	2	\$150,000	\$75,000
127	MARION	13	3	\$36,500	\$12,167
131	MILLER	2	2	\$83,000	\$41,500
139	MONTGOMERY	1	0	\$0	\$0
141	MORGAN	1	0	\$0	\$0
145	NEWTON	15	4	\$190,000	\$47,500
147	NODAWAY	14	0	\$0	\$0
153	OZARK	16	0	\$0	\$0
155	PEMISCOT	7	3	\$625,000	\$208,333
157	PERRY	3	0	\$0	\$0
159	PETTIS	17	10	\$1,856,269	\$185,627
161	PHELPS	16	3	\$327,500	\$109,167
165	PLATTE	5	1	\$1,750	\$1,750
167	POLK	6	2	\$870,000	\$435,000
169	PULASKI	1	1	\$18,000	\$18,000

**Medical Malpractice Claims by County of Jurisdiction**  
**All Providers (Physicians, Hospitals, Dentists, etc)**  
**All Claims Closed During Period -2007**

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
181	RIPLEY	6	0	\$0	\$0
183	ST. CHARLES	15	3	\$690,000	\$230,000
185	ST. CLAIR	2	2	\$331,035	\$165,518
186	STE. GENEVIEVE	2	0	\$0	\$0
187	ST. FRANCOIS	9	5	\$1,362,500	\$272,500
189	ST. LOUIS	290	68	\$11,462,000	\$168,559
195	SALINE	4	3	\$2,050,000	\$683,333
201	SCOTT	24	9	\$1,170,000	\$130,000
205	SHELBY	8	0	\$0	\$0
213	TANEY	13	5	\$1,273,000	\$254,600
217	VERNON	6	4	\$605,000	\$151,250
221	WASHINGTON	9	0	\$0	\$0
223	WAYNE	2	0	\$0	\$0
510	ST. LOUIS CITY	366	99	\$26,685,332	\$269,549
900	APPELLATE COURT	3	0	\$0	\$0
901	FEDERAL COURT	56	5	\$234,455	\$46,891
903	OUT OF STATE	19	3	\$550,000	\$183,333
999	NOT AVAILABLE	6	0	\$0	\$0

**Medical Malpractice Claims by County of Jurisdiction**  
**All Providers (Physicians, Hospitals, Dentists, etc)**  
**All Claims Closed During Period -2006**

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	6	0	\$0	\$0
007	AUDRAIN	5	1	\$250,000	\$250,000
009	BARRY	1	1	\$15,000	\$15,000
015	BENTON	6	0	\$0	\$0
017	BOLLINGER	10	0	\$0	\$0
019	BOONE	64	18	\$2,981,000	\$165,611
021	BUCHANAN	56	11	\$1,943,781	\$176,707
023	BUTLER	25	3	\$260,000	\$86,667
025	CALDWELL	7	0	\$0	\$0
029	CAMDEN	12	1	\$350,000	\$350,000
031	CAPE GIRARDEAU	31	8	\$2,090,000	\$261,250
035	CARTER	3	0	\$0	\$0
037	CASS	8	1	\$437,500	\$437,500
039	CEDAR	3	2	\$250,000	\$125,000
043	CHRISTIAN	10	0	\$0	\$0
045	CLARK	6	0	\$0	\$0
047	CLAY	53	12	\$2,799,600	\$233,300
051	COLE	34	5	\$1,866,417	\$373,283
053	COOPER	6	6	\$324,000	\$54,000
065	DENT	2	1	\$2,300	\$2,300
069	DUNKLIN	1	1	\$35,000	\$35,000
071	FRANKLIN	8	1	\$200,000	\$200,000
077	GREENE	95	26	\$8,090,211	\$311,162
083	HENRY	3	0	\$0	\$0
089	HOWARD	1	0	\$0	\$0
091	HOWELL	2	0	\$0	\$0
093	IRON	10	0	\$0	\$0
095	JACKSON	445	116	\$32,518,462	\$280,332
097	JASPER	50	19	\$2,768,297	\$145,700
099	JEFFERSON	28	2	\$60,000	\$30,000
101	JOHNSON	3	1	\$100,000	\$100,000
105	LACLEDE	1	1	\$80,000	\$80,000
107	LAFAYETTE	11	0	\$0	\$0
113	LINCOLN	2	1	\$67,500	\$67,500
115	LINN	1	0	\$0	\$0
117	LIVINGSTON	6	0	\$0	\$0
121	MACON	1	0	\$0	\$0
123	MADISON	1	0	\$0	\$0
125	MARIES	4	4	\$500,000	\$125,000
127	MARION	15	5	\$1,460,000	\$292,000
131	MILLER	7	0	\$0	\$0
139	MONTGOMERY	7	6	\$975,000	\$162,500
143	NEW MADRID	11	0	\$0	\$0
145	NEWTON	8	2	\$275,000	\$137,500
151	OSAGE	9	9	\$50,121	\$5,569
155	PEMISCOT	1	0	\$0	\$0
157	PERRY	3	0	\$0	\$0
159	PETTIS	3	0	\$0	\$0
161	PHELPS	10	4	\$506,498	\$126,625
165	PLATTE	6	2	\$325,000	\$162,500

**Medical Malpractice Claims by County of Jurisdiction**  
**All Providers (Physicians, Hospitals, Dentists, etc)**  
**All Claims Closed During Period -2006**

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
167	POLK	6	5	\$350,000	\$70,000
169	PULASKI	3	0	\$0	\$0
175	RANDOLPH	4	1	\$350,000	\$350,000
181	RIPLEY	1	0	\$0	\$0
183	ST. CHARLES	39	5	\$866,770	\$173,354
185	ST. CLAIR	1	0	\$0	\$0
186	STE. GENEVIEVE	3	1	\$400,000	\$400,000
187	ST. FRANCOIS	16	3	\$737,500	\$245,833
189	ST. LOUIS	334	51	\$12,301,420	\$241,204
195	SALINE	6	1	\$140,000	\$140,000
199	SCOTLAND	1	0	\$0	\$0
201	SCOTT	18	6	\$1,415,000	\$235,833
209	STONE	9	1	\$275,000	\$275,000
213	TANEY	18	6	\$1,452,071	\$242,012
215	TEXAS	14	0	\$0	\$0
217	VERNON	6	0	\$0	\$0
510	ST. LOUIS CITY	338	73	\$23,896,539	\$327,350
900	APPELLATE COURT	1	0	\$0	\$0
901	FEDERAL COURT	172	2	\$275,000	\$137,500
902	GUARANTY FUND	2	1	\$3,103	\$3,103
903	OUT OF STATE	18	4	\$272,500	\$68,125
999	NOT AVAILABLE	2	0	\$0	\$0

**Medical Malpractice Claims by County of Jurisdiction**  
**All Providers (Physicians, Hospitals, Dentists, etc)**  
**All Claims Closed During Period -2005**

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	6	3	\$1,335,000	\$445,000
007	AUDRAIN	2	0	\$0	\$0
013	BATES	1	0	\$0	\$0
019	BOONE	65	9	\$1,555,846	\$172,872
021	BUCHANAN	58	10	\$2,810,000	\$281,000
023	BUTLER	16	6	\$839,500	\$139,917
027	CALLAWAY	3	1	\$5,000	\$5,000
029	CAMDEN	13	4	\$595,929	\$148,982
031	CAPE GIRARDEAU	31	4	\$571,500	\$142,875
037	CASS	3	2	\$180,000	\$90,000
041	CHARITON	8	0	\$0	\$0
047	CLAY	33	7	\$2,315,000	\$330,714
049	CLINTON	1	0	\$0	\$0
051	COLE	17	5	\$785,000	\$157,000
055	CRAWFORD	6	3	\$240,733	\$80,244
057	DADE	7	7	\$140,000	\$20,000
069	DUNKLIN	1	0	\$0	\$0
071	FRANKLIN	4	2	\$190,000	\$95,000
077	GREENE	72	22	\$9,154,293	\$416,104
083	HENRY	2	0	\$0	\$0
091	HOWELL	8	2	\$202,500	\$101,250
095	JACKSON	284	98	\$25,260,119	\$257,756
097	JASPER	85	32	\$12,633,381	\$394,793
099	JEFFERSON	22	5	\$385,500	\$77,100
101	JOHNSON	4	4	\$397,500	\$99,375
109	LAWRENCE	1	1	\$75,000	\$75,000
115	LINN	1	0	\$0	\$0
117	LIVINGSTON	1	1	\$150,000	\$150,000
119	MCDONALD	9	1	\$37,500	\$37,500
123	MADISON	4	2	\$520,000	\$260,000
127	MARION	12	3	\$53,250	\$17,750
133	MISSISSIPPI	2	1	\$51,398	\$51,398
135	MONITEAU	1	0	\$0	\$0
141	MORGAN	7	7	\$1,590,000	\$227,143
143	NEW MADRID	1	0	\$0	\$0
145	NEWTON	8	3	\$450,000	\$150,000
147	NODAWAY	1	1	\$28,750	\$28,750
153	OZARK	1	0	\$0	\$0
155	PEMISCOT	4	1	\$300,000	\$300,000
157	PERRY	1	0	\$0	\$0
159	PETTIS	4	2	\$265,000	\$132,500
161	PHELPS	9	2	\$200,000	\$100,000
165	PLATTE	7	3	\$1,219,710	\$406,570
167	POLK	1	0	\$0	\$0
169	PULASKI	3	0	\$0	\$0
171	PUTNAM	1	0	\$0	\$0
175	RANDOLPH	6	4	\$394,500	\$98,625
183	ST. CHARLES	32	6	\$672,756	\$112,126
187	ST. FRANCOIS	11	2	\$475,000	\$237,500
189	ST. LOUIS	249	60	\$18,118,636	\$301,977



**Medical Malpractice Claims by County of Jurisdiction**  
**All Providers (Physicians, Hospitals, Dentists, etc)**  
**All Claims Closed During Period -2005**

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
195	SALINE	2	1	\$350,000	\$350,000
199	SCOTLAND	4	0	\$0	\$0
201	SCOTT	17	5	\$574,000	\$114,800
213	TANEY	3	0	\$0	\$0
217	VERNON	5	2	\$40,000	\$20,000
225	WEBSTER	7	0	\$0	\$0
510	ST. LOUIS CITY	230	71	\$34,128,358	\$480,681
901	FEDERAL COURT	133	12	\$2,083,587	\$173,632
903	OUT OF STATE	21	5	\$1,290,000	\$258,000
999	NOT AVAILABLE	2	0	\$0	\$0

**ALL MEDICAL CARE PROVIDERS  
2007 ALLEGATION CATEGORIES**

	Average Injury		Number of Closed Without Payment		Injury Severity of Closed Without Payment		Number of Paid Claims		Average Injury Severity of Paid Claims	
	Number of Closed Claims	Severity Closed Claims								
<b><u>FAILURE TO TAKE APPROPRIATE ACTION</u></b>										
100 Failure to Use Aseptic Technique	11	5	8	6	3	4	86,667			
Failure to Diagnose (i.e. Concluding that patient has no disease or condition worthy of follow-up or observation)										
101	341	7	237	7	104	7	203,364			
103 Failure to Identify Fetal Distress	7	6	6	7	1	1	193,333			
104 Failure to Treat Fetal Distress	10	8	5	7	5	9	129,333			
105 Failure to Medicate	14	5	8	4	6	6	187,062			
106 Failure to Monitor	108	6	63	6	45	7	140,317			
107 Failure to Order Appropriate Medication	19	5	12	4	7	6	278,738			
108 Failure to Order Appropriate Test	16	8	11	8	5	9	839,489			
109 Failure to Perform Preoperative Evaluation	6	7	4	6	2	9	235,500			
110 Failure to Perform Procedure	41	5	30	5	11	4	203,404			
112 Failure to Recognize a Complication	64	7	43	6	21	7	291,974			
113 Failure to Treat	144	6	116	5	28	7	167,458			
Subtotal	781	6	543	6	238	7	207,411			
<b><u>DELAY IN PERFORMANCE</u></b>										
200 Delay in Diagnosis	76	6	51	6	25	7	352,575			
201 Delay in Performance	20	7	11	7	9	7	397,778			
202 Delay in Treatment	52	6	37	6	15	6	51,880			
203 Delay in Treatment of Identified Fetal Distress	18	8	11	8	7	8	266,071			
Subtotal	166	7	110	6	56	7	268,483			
<b><u>ERROR/IMPROPER PERFORMANCE</u></b>										
300 Administration of Blood or Fluid Problems										
301 Agent Use or Selection Error	3	6	1	3	2	7	142,500			
302 Complimentary or Alternative Medication Problem	6	5	4	4	2	5	150,875			
303 Equipment Utilization Problem	6	7	4	5	2	9	96,430			
304 Improper Choice of Delivery Method	6	5	4	5	2	5	2,800			
305 Improper Management	14	8	9	8	5	8	1,364,000			
306 Improper Performance	142	7	120	7	22	7	178,602			
307 Improperly Performed C-Section	490	5	344	5	146	5	187,917			
308 Improperly Performed Vaginal Delivery	3	6	3	6	0	0	0			
309 Improperly Performed Resuscitation	23	5	14	5	9	6	238,611			
310 Improperly Performed Test	2	8	2	8	0	0	0			
	11	5	9	5	2	5	435,000			

**ALL MEDICAL CARE PROVIDERS  
2007 ALLEGATION CATEGORIES**

	Average Injury		Number of Closed Without Payment		Injury Severity of Closed Without Payment		Average Injury Severity of Closed Without Payment		Number of Paid Claims		Average Indemnity of Paid Claims	
	Number of Closed Claims	Severity Closed Claims	Closed Without Payment	Without Payment	Severity Closed Without Payment	Closed Without Payment	Severity Closed Without Payment	Closed Without Payment	Number of Paid Claims	Severity of Paid Claims	Average Indemnity of Paid Claims	Average Indemnity of Paid Claims
311 Improper Technique	78	5	55	5	5	5	5	5	23	5	162,137	
312 Intubation Problem	6	5	4	5	5	5	5	5	2	5	150,000	
315 Medication Administered via Wrong Route	3	6	0	0	0	0	0	0	3	6	412,500	
316 Patient History	2	9	2	9	9	9	9	9	0	0	0	
318 Patient Monitoring Problem	20	5	19	5	5	5	5	5	1	9	225,000	
319 Patient Position Problem	13	4	8	3	3	3	3	3	5	5	53,900	
321 Radiology or Imaging Error	8	7	4	8	8	8	8	8	4	5	50,000	
322 Surgical or Other Foreign Body Retained	50	4	29	4	4	4	4	4	21	4	75,357	
Wrong Diagnosis or Misdiagnosis (e.g Original Diagnosis is incorrect)	30	5	19	5	5	5	5	5	11	6	255,641	
323 Incorrect	14	4	11	3	3	3	3	3	3	6	195,833	
324 Wrong Dosage Administered	13	5	5	6	6	6	6	6	8	4	94,844	
325 Wrong Dosage Dispensed	8	5	5	5	5	5	5	5	3	5	172,500	
326 Wrong Dosage Ordered of Correct Medication	13	6	9	6	6	6	6	6	4	5	107,500	
327 Wrong Medication Administered	22	3	5	2	2	2	2	2	17	4	74,966	
328 Wrong Medication Dispensed	30	5	28	5	5	5	5	5	2	4	12,250	
329 Wrong Medication Ordered	10	4	4	4	4	4	4	4	6	4	28,667	
330 Wrong Body Part	1	2	1	2	2	2	2	2	0	0	0	
331 Wrong Blood Type	1	7	0	0	0	0	0	0	1	7	200,000	
332 Wrong Equipment	1	3	1	3	3	3	3	3	0	0	0	
333 Wrong Patient	42	6	29	6	6	6	6	6	13	6	164,478	
334 Wrong Procedure or Treatment	1071	5	752	5	5	5	5	5	319	5	183,218	
Subtotal												
<b><u>UNNECESSARY/CONTRAINDICATED PROCEDURE</u></b>												
400 Contraindicated Procedure	8	5	7	5	5	5	5	5	1	5	250,000	
401 Surgical or Procedural Clearance Contraindicated	2	4	1	3	3	3	3	3	1	5	175,000	
402 Unnecessary Procedure	7	3	5	4	4	4	4	4	2	3	31,000	
403 Unnecessary Test	1	1	1	1	1	1	1	1	0	0	0	
404 Unnecessary Treatment	3	3	3	3	3	3	3	3	0	0	0	
Subtotal	21	4	17	4	4	4	4	4	4	4	121,750	
<b><u>COMMUNICATION/SUPERVISION</u></b>												
500 Communication Problem Between Practitioners	7	8	5	7	7	7	7	7	2	9	312,500	
501 Failure to Instruct or Communicate With Patient or Family	17	7	16	7	7	7	7	7	1	9	50,000	
502 Failure to Report on Patient Condition	3	7	2	7	7	7	7	7	1	6	350,000	

**ALL MEDICAL CARE PROVIDERS  
2007 ALLEGATION CATEGORIES**

	Average Injury		Number of Closed Without Payment		Injury Severity of Closed Without Payment		Number of Paid Claims		Average Injury Severity of Paid Claims		Average Indemnity of Paid Claims	
	Number of Closed Claims	Severity Closed Claims										
503 Failure to Respond to Patient	4	4		3	4		1	2		4,000		
504 Failure to Supervise	7	6		5	7		2	3		70,000		
505 Improper Supervision	4	8		1	9		3	8		273,520		
Subtotal	42	7		32	7		10	7		198,956		
<b><u>CONTINUITY OF CARE/CARE MANAGEMENT</u></b>												
600 Failure/Delay in Admission to Hospital	5	5		3	5		2	6		275,000		
601 Failure/Delay in Referral or Consultation	16	6		10	6		6	6		230,833		
602 Premature Discharge from Institution	4	3		4	3		0	0		0		
Subtotal	25	5		17	5		8	6		241,875		
<b><u>BEHAVIOR/LEGAL</u></b>												
701 Assault and Battery	4	3		3	3		1	3		156,000		
703 Breach of Patient Confidentiality	6	1		3	2		3	1		34,258		
704 Equipment Malfunction	7	4		4	5		3	4		20,833		
705 Breach of Regulation	2	5		2	5		0	0		0		
Failure to Ensure Patient Safety (e.g., from Assault, Falls, Burns, Elopement, etc)	29	5		10	5		19	5		40,339		
707 Failure to Obtain Consent of Lack of Informed Consent	5	7		3	8		2	6		112,500		
Failure to Protect Third Party (e.g., Failure to Warn or Protect from Violence	1	2		0	0		1	2		500		
711 Improper Conduct	4	2		3	3		1	1		8,100		
713 Negligent Credentialing	2	9		1	9		1	9		450,000		
715 Product Liability	4	5		4	5		0	0		0		
716 Religious Issues	1	1		1	1		0	0		0		
717 Sexual Misconduct	3	3		2	3		1	3		2,500		
718 Third Party Claimant	1	3		1	3		0	0		0		
719 Vicarious Liability	22	7		21	7		1	8		50,000		
720 Wrongful Life / Birth	3	4		1	1		2	5		175,000		
Subtotal	94	5		59	5		35	4		62,109		
<b><u>OTHER</u></b>												
899 Cannot be determined from Available Records	5	6		5	6		0	0		0		
999 Allegation not otherwise classified	2	7		2	7		0	0		0		
Subtotal	7	6		7	6		0	0		0		
<b>TOTAL FOR ALL HEALTH CARE PROVIDERS</b>	2,207	6		1,537	6		670	6		193,180		

100	Failure to Use Aseptic Technique
101	Failure to Diagnose (i.e. Concluding that patient has no disease or condition worthy of follow-up or observation)
103	Failure to Identify Fetal Distress
104	Failure to Treat Fetal Distress
105	Failure to Medicate
106	Failure to Monitor
107	Failure to Order Appropriate Medication
108	Failure to Order Appropriate Test
109	Failure to Perform Preoperative Evaluation
110	Failure to Perform Procedure
112	Failure to Recognize a Complication
113	Failure to Treat
	Subtotal

200	Delay in Diagnosis
201	Delay in Performance
202	Delay in Treatment
203	Delay in Treatment of Identified Fetal Distress
	Subtotal

301	Agent Use or Selection Error
302	Complimentary or Alternative Medication Problem
303	Equipment Utilization Problem
304	Improper Choice of Delivery Method
305	Improper Management
306	Improper Performance
307	Improperly Performed C-Section
308	Improperly Performed Vaginal Delivery
309	Improperly Performed Resuscitation
310	Improperly Performed Test
311	Improper Technique
312	Intubation Problem
316	Patient History

Average Injury Severity			Average Injury Severity			Average Injury Severity		
Number of Closed Claims	Injury Severity Closed Claims	Average Injury Severity Closed Claims	Number of Closed Without Payment	Injury Severity Closed Without Payment	Average Injury Severity Closed Without Payment	Number of Paid Claims	Injury Severity Paid Claims	Average Injury Severity Paid Claims
4	5		3	5		1	5	50,000
178	7		134	7		44	7	260,646
1	4		1	4		0	0	0
4	8		2	8		2	8	162,500
8	6		4	6		4	6	92,500
37	7		31	7		6	8	178,240
13	5		8	3		5	8	266,833
10	8		8	8		2	9	687,205
3	6		2	5		1	9	271,000
20	5		18	5		2	6	378,720
35	7		25	7		10	8	383,145
75	6		63	6		12	7	173,003
388	7		299	6		89	6	257,611
44	7		34	6		10	7	326,750
9	7		5	7		4	7	523,750
20	7		16	7		4	8	65,000
6	8		3	8		3	8	260,278
79	7		58	7		21	7	304,921
2	5		1	4		1	6	300,000
3	4		3	4		0	0	0
1	5		1	5		0	0	0
3	8		2	8		1	8	1,800,000
73	7		59	7		14	8	221,554
235	5		178	5		57	6	232,008
2	6		2	6		0	0	0
11	5		9	4		2	6	205,000
1	6		1	6		0	0	0
2	7		2	7		0	0	0
22	5		19	5		3	6	363,383
2	7		1	8		1	6	200,000
1	9		1	9		0	0	0

## PHYSICIANS AND SURGEONS

	Average Injury Severity	Number of Closed Claims	Injury Severity Closed	Without Payment	Average Injury Severity of Closed Payment	Number of Paid Claims	Severity of Injury Paid Claims	Average Indemnity of Paid Claims
318 Patient Monitoring Problem	3	4		3	4	0	0	
319 Patient Position Problem	2	7		1	5	1	9	75,000
321 Radiology or Imaging Error	4	7		2	7	2	7	85,000
322 Surgical or Other Foreign Body Retained	20	4		17	4	3	3	35,833
Wrong Diagnosis or Misdiagnosis (e.g Original Diagnosis is Incorrect)	13	6		6	5	7	7	217,239
324 Wrong Dosage Administered	8	3		8	3	0	0	0
325 Wrong Dosage Dispensed	4	5		3	6	1	4	200,000
326 Wrong Dosage Ordered of Correct Medication	4	5		3	5	1	3	27,500
327 Wrong Medication Administered	10	6		8	6	2	4	90,000
328 Wrong Medication Dispensed	1	3		1	3	0	0	0
329 Wrong Medication Ordered	24	5		24	5	0	0	0
330 Wrong Body Part	3	4		0	0	3	4	20,667
332 Wrong Equipment	1	7		0	0	1	7	200,000
334 Wrong Procedure or Treatment	13	7		11	7	2	7	132,500
Subtotal	468	6		366	5	102	6	224,843
UNNECESSARY/CONTRAINDICATED PROCEDURE								
400 Contraindicated Procedure	4	5		4	5	0	0	0
401 Surgical or Procedural Clearance Contraindicated	1	5		0	0	1	5	175,000
402 Unnecessary Procedure	3	3		1	3	2	3	31,000
403 Unnecessary Test	1	1		1	1	0	0	0
404 Unnecessary Treatment	2	3		2	3	0	0	0
Subtotal	11	4		8	4	3	3	79,000
COMMUNICATION/SUPERVISION								
500 Communication Problem Between Practitioners	4	7		3	6	1	9	150,000
501 Failure to Instruct or Communicate With Patient or Family	10	7		9	6	1	9	50,000
502 Failure to Report on Patient Condition	1	5		1	5	0	0	0
503 Failure to Respond to Patient	2	5		2	5	0	0	0
504 Failure to Supervise	3	7		3	7	0	0	0
Subtotal	20	7		18	6	2	9	100,000
CONTINUITY OF CARE/CARE MANAGEMENT								
600 Failure/Delay in Admission to Hospital	3	5		2	5	1	5	500,000
601 Failure/Delay in Referral or Consultation	5	6		4	6	1	3	90,000

**PHYSICIANS AND SURGEONS  
2007 ALLEGATION CATEGORIES**

	Average Injury Severity		Number of Closed Without Payment		Average Injury Severity of Closed Without Payment		Number of Paid Claims		Average Injury Severity of Paid Claims		Number of Paid Claims		Average Indemnity of Paid Claims	
	Number of Closed Claims	Severity Closed Claims	Number of Closed Without Payment	Severity Closed Without Payment	Number of Closed Without Payment	Severity Closed Without Payment	Number of Paid Claims	Severity of Paid Claims	Number of Paid Claims	Severity of Paid Claims	Number of Paid Claims	Severity of Paid Claims	Number of Paid Claims	Indemnity of Paid Claims
602 Premature Discharge from Institution	1	1	1	1	1	1	0	0	0	0	0	0	0	0
Subtotal	9	5	7	5	7	5	2	4	2	4	2	4	295,000	
<b><u>BEHAVIOR/LEGAL</u></b>														
701 Assault and Battery	2	3	2	3	2	3	0	0	0	0	0	0	0	0
703 Breach of Patient Confidentiality	2	1	2	1	2	1	0	0	0	0	0	0	0	0
704 Equipment Malfunction	1	6	1	6	1	6	0	0	0	0	0	0	0	0
705 Breach of Regulation	1	9	1	9	1	9	0	0	0	0	0	0	0	0
Failure to Ensure Patient Safety (e.g., from Assault, Falls, Burns, Elopement, etc)	2	9	1	9	1	9	1	9	1	9	1	9	30,000	
706 Burns, Elopement, etc)	3	7	2	8	2	8	1	6	1	6	1	6	150,000	
707 Failure to Obtain Consent of Lack of Informed Consent	1	1	1	1	1	1	0	0	0	0	0	0	0	0
711 False Imprisonment	1	9	1	9	1	9	0	0	0	0	0	0	0	0
712 Improper Conduct	3	5	3	5	3	5	0	0	0	0	0	0	0	0
715 Product Liability	4	9	4	9	4	9	0	0	0	0	0	0	0	0
719 Vicarious Liability	2	5	1	1	1	1	1	9	1	9	1	9	300,000	
720 Wrongful Life / Birth	22	6	19	6	19	6	3	8	3	8	3	8	160,000	
Subtotal	2	7	2	7	2	7	0	0	0	0	0	0	0	0
899 Cannot be determined from Available Records	2	7	2	7	2	7	0	0	0	0	0	0	0	0
Subtotal	999	6	777	6	777	6	222	7	222	7	222	7	242,215	
<b>TOTAL PHYSICIANS AND SURGEONS</b>														

**OTHER**

899 Cannot be determined from Available Records

Subtotal

**TOTAL PHYSICIANS AND SURGEONS**

## HOSPITALS

## **FAILURE TO TAKE APPROPRIATE ACTION**

100	Failure to Use Aseptic Technique
101	Failure to Diagnose (i.e. Concluding that patient has no disease or condition worthy of follow-up or observation)
103	Failure to Identify Fetal Distress
104	Failure to Treat Fetal Distress
105	Failure to Medicate
106	Failure to Monitor
107	Failure to Order Appropriate Medication
108	Failure to Order Appropriate Test
109	Failure to Perform Preoperative Evaluation
110	Failure to Perform Procedure
112	Failure to Recognize a Complication
113	Failure to Treat
	Subtotal

## **DELAY IN PERFORMANCE**

200	Delay in Diagnosis
201	Delay in Performance
202	Delay in Treatment
203	Delay in Treatment of Identified Fetal Distress
	Subtotal

## **ERROR/IMPROPER PERFORMANCE**

300	Administration of Blood or Fluid Problems
301	Agent Use or Selection Error
303	Equipment Utilization Problem
304	Improper Choice of Delivery Method
305	Improper Management
306	Improper Performance
308	Improperly Performed Vaginal Delivery
310	Improperly Performed Test
311	Improper Technique
312	Intubation Problem
315	Medication Administered via Wrong Route
318	Patient Monitoring Problem
319	Patient Position Problem

Average Injury Severity Claims			Average Injury Severity Without Payment			Average Injury Severity Indemnity of Paid Claims		
Number of Closed Claims	Injury Severity Closed Claims		Number of Closed Without Payment	Severity of Closed Without Payment		Number of Paid Claims	Severity of Paid Claims	Average Indemnity of Paid Claims
3	4		2	4		1	4	35,000
45	6		23	5		22	6	163,133
4	5		3	6		1	1	193,333
3	8		2	8		1	9	125,000
2	3		1	3		1	3	2,372
40	6		16	5		24	7	133,224
2	3		2	3		0	0	0
2	9		1	9		1	8	2,513,838
2	7		2	7		0	0	0
7	4		4	5		3	2	12,333
12	5		10	5		2	5	73,500
23	6		18	6		5	7	142,013
145	6		84	5		61	6	172,949
10	6		5	5		5	8	757,676
4	7		2	5		2	9	320,000
18	5		12	6		6	4	29,700
8	8		4	8		4	8	270,417
40	6		23	6		17	7	334,603
3	6		1	3		2	7	142,500
2	4		2	4		0	0	0
2	4		1	6		1	1	600
4	8		2	7		2	8	2,085,000
18	6		15	6		3	7	96,667
81	5		50	5		31	5	159,040
3	5		2	6		1	4	85,000
4	4		4	4		0	0	0
33	4		22	5		11	4	135,364
3	3		2	3		1	4	100,000
3	6		0	0		3	6	412,500
6	5		6	5		0	0	0
7	3		5	3		2	4	65,000



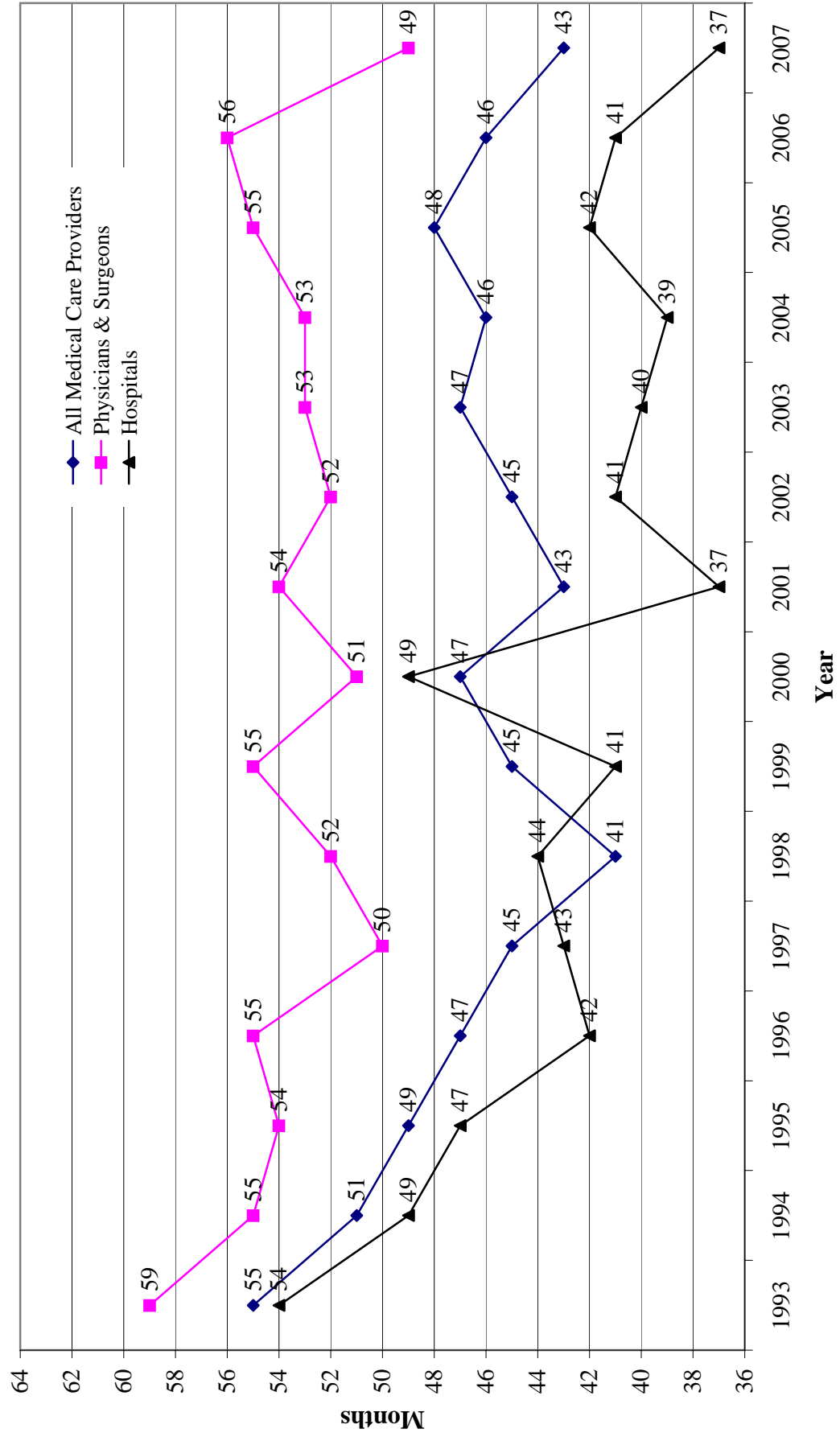
		Average Injury Severity			Average Injury Severity			Average Injury Severity		
		Number of Closed Claims	Injury Closed	Severity of Closed Claims	Number of Closed Without Payment	Injury Closed Without Payment	Severity of Closed Without Payment	Number of Paid Claims	Injury Severity of Paid Claims	Average Indemnity of Paid Claims
321	Radiology or Imaging Error	2	6		1	9		1	3	5,000
322	Surgical or Other Foreign Body Retained	20	4		7	4		13	4	77,692
Wrong Diagnosis or Misdiagnosis (e.g.Original Diagnosis is Incorrect)										
323		12	5		8	6		4	4	322,844
324	Wrong Dosage Administered	4	5		2	3		2	6	218,750
325	Wrong Dosage Dispensed	1	4		0	0		1	4	5,000
326	Wrong Dosage Ordered of Correct Medication	4	6		2	6		2	6	245,000
327	Wrong Medication Administered	3	7		1	9		2	6	125,000
328	Wrong Medication Dispensed	2	7		0	0		2	7	56,625
329	Wrong Medication Ordered	1	4		1	4		0	0	0
330	Wrong Body Part	2	4		0	0		2	4	50,000
334	Wrong Procedure or Treatment	26	6		16	6		10	6	186,821
	Subtotal	246	5		150	5		96	5	190,496
<b><u>UNNECESSARY/CONTRAINDICATED PROCEDURE</u></b>										
402	Unnecessary Procedure	1	3		1	3		0	0	0
	Subtotal	1	3		1	3		0	0	0
<b><u>COMMUNICATION/SUPERVISION</u></b>										
500	Communication Problem Between Practitioners	1	9		1	9		0	0	0
501	Failure to Instruct or Communicate With Patie	1	7		1	7		0	0	0
502	Failure to Report on Patient Condition	1	6		0	0		1	6	350,000
503	Failure to Respond to Patient	2	3		1	3		1	2	4,000
504	Failure to Supervise	2	3		0	0		2	3	70,000
505	Improper Supervision	2	9		1	9		1	9	200,000
	Subtotal	9	6		4	7		5	5	138,800
<b><u>CONTINUITY OF CARE/CARE MANAGEMENT</u></b>										
600	Failure/Delay in Admission to Hospital	1	7		0	0		1	7	50,000
601	Failure/Delay in Referral or Consultation	3	6		0	0		3	6	98,333
602	Premature Discharge from Institution	2	4		2	4		0	0	0
	Subtotal	6	7		2	8		4	4	13,074
<b><u>BEHAVIOR/LEGAL</u></b>										
701	Assault and Battery	2	3		1	3		1	3	156,000
703	Breach of Patient Confidentiality	3	2		1	3		2	1	32,500
704	Equipment Malfunction	3	3		1	3		2	3	13,750
705	Breach of Regulation	1	1		1	1		0	0	0

**HOSPITALS**  
**2007 ALLEGATION CATEGORIES**

	Number of Closed Claims	Average Injury Severity Closed Claims	Average Injury Severity of		Number of Paid Claims	Average Injury Severity of		Average Indemnity of Paid Claims
			Without Payment	Closed Without Payment		Paid Claims	Paid Claims	
Failure to Ensure Patient Safety (e.g., from Assault, Falls, Burns, Elopement, etc)	25	4	8	4	17	4	42,732	
706 Failure to Protect Third Party (e.g., Failure to Warn or Protect from Violence	1	2	0	0	1	2	500	
708 Improper Conduct	2	2	1	3	1	1	8,100	
711 Inadequate Utilization Review	1	9	0	0	1	9	450,000	
712 Religious Issues	1	1	1	1	0	0	0	
716 Sexual Misconduct	3	3	2	3	1	3	2,500	
717 Subtotal	42	4	16	3	26	4	55,233	
<b><u>OTHER</u></b>								
899 Cannot be determined from Available Records	1	3	1	3	0	0	0	
999 Allegation not otherwise classified	1	4	1	4	0	0	0	
Subtotal	2	4	2	4	0	0	0	
<b>TOTAL HOSPITALS</b>	491	5	282	5	209	5	177,038	

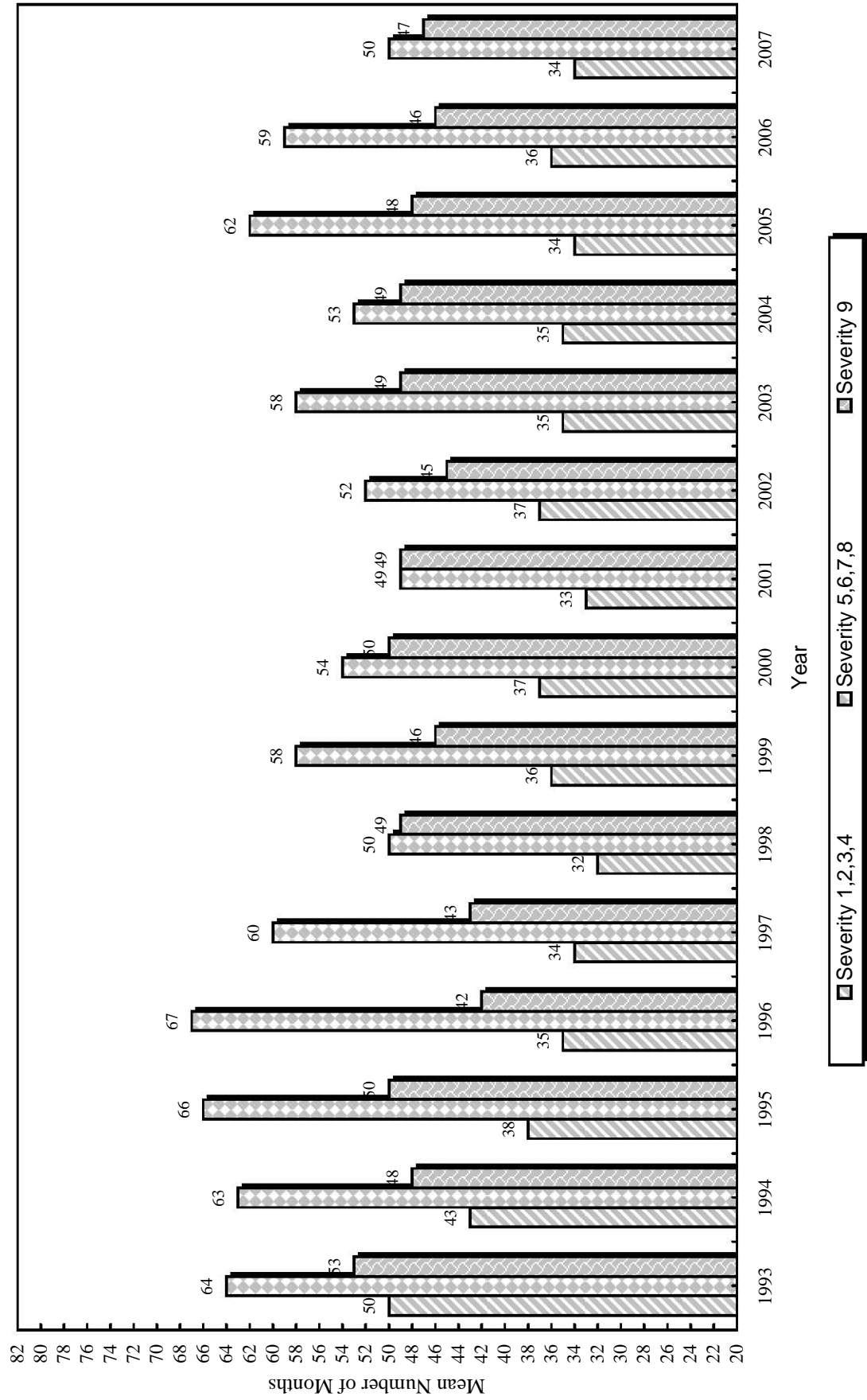
## Closed Paid Claims

Mean number of months from incident to disposition



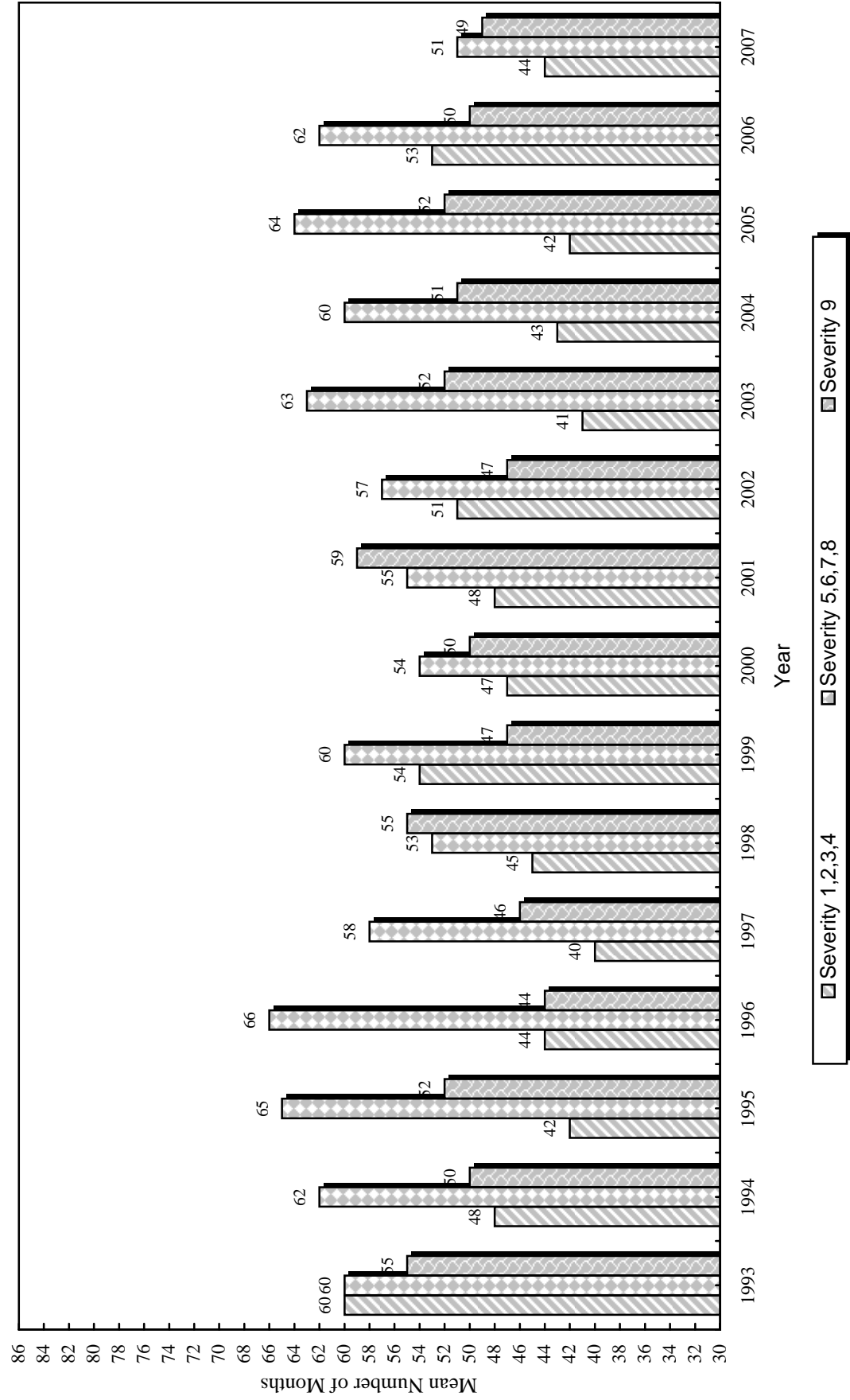
# Bodily Injury Severity of Paid Claims - All Medical Care Providers

Mean number of months from incident to disposition



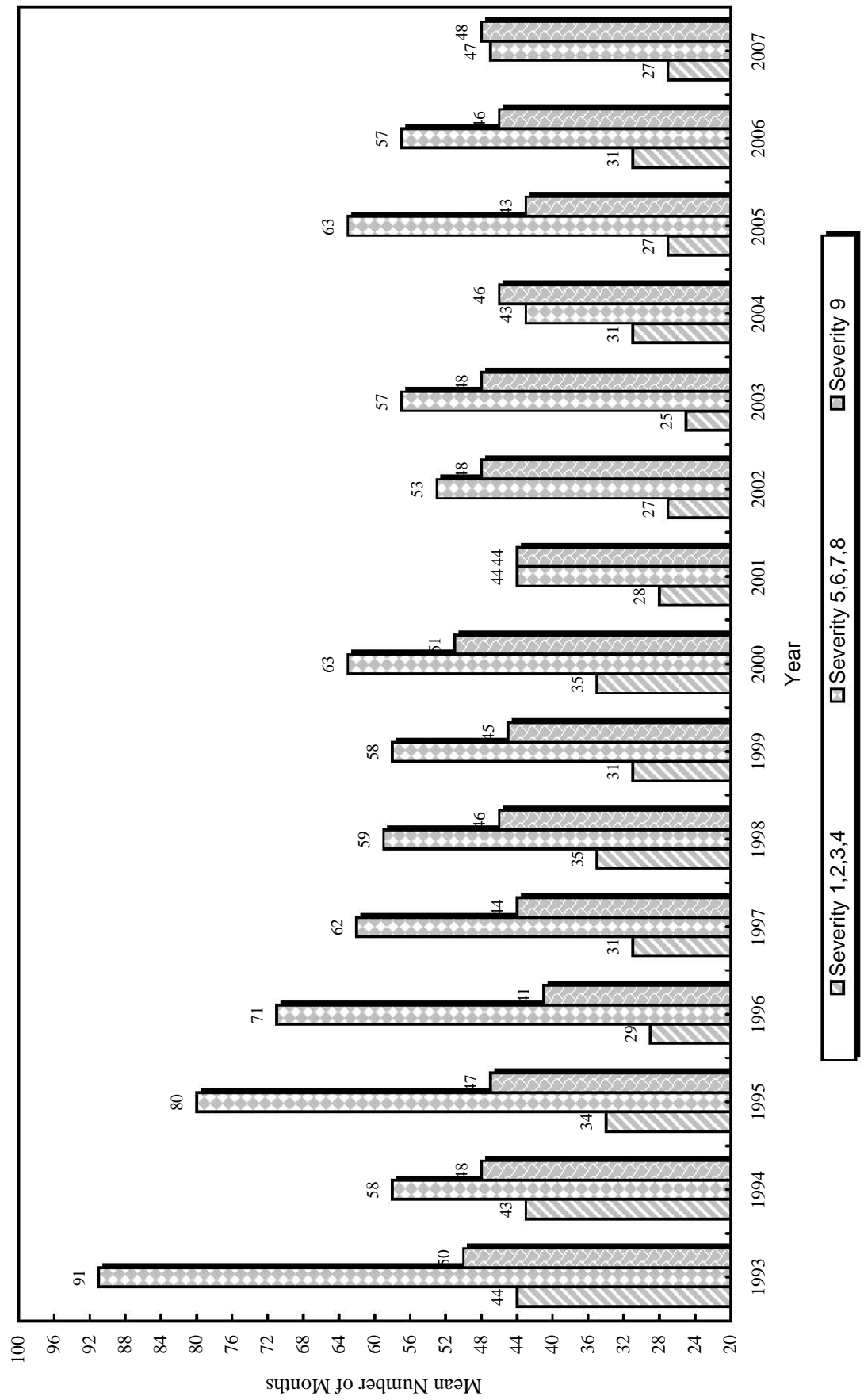
# Bodily Injury Severity of Paid Claims - Physicians and Surgeons

Mean number of months from incident to disposition



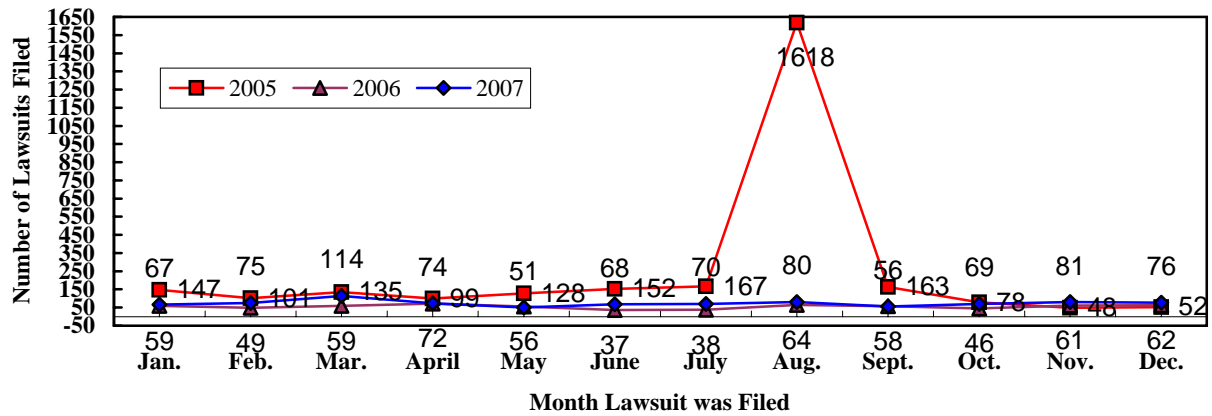
# Bodily Injury Severity of Paid Claims - Hospitals

Mean number of months from incident to disposition

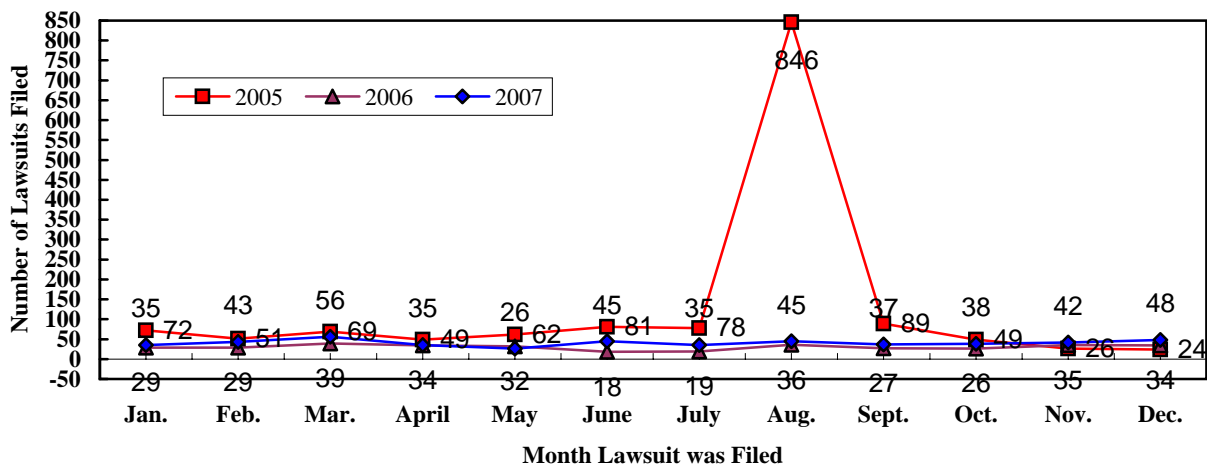


# Lawsuits Filed by Month, 2005-2007

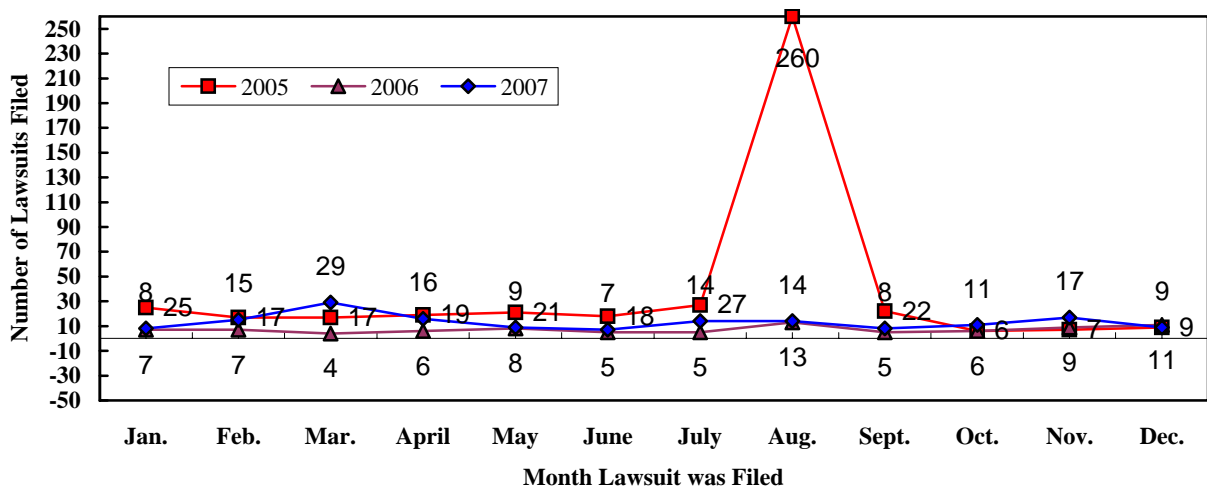
## All Medical Care Providers



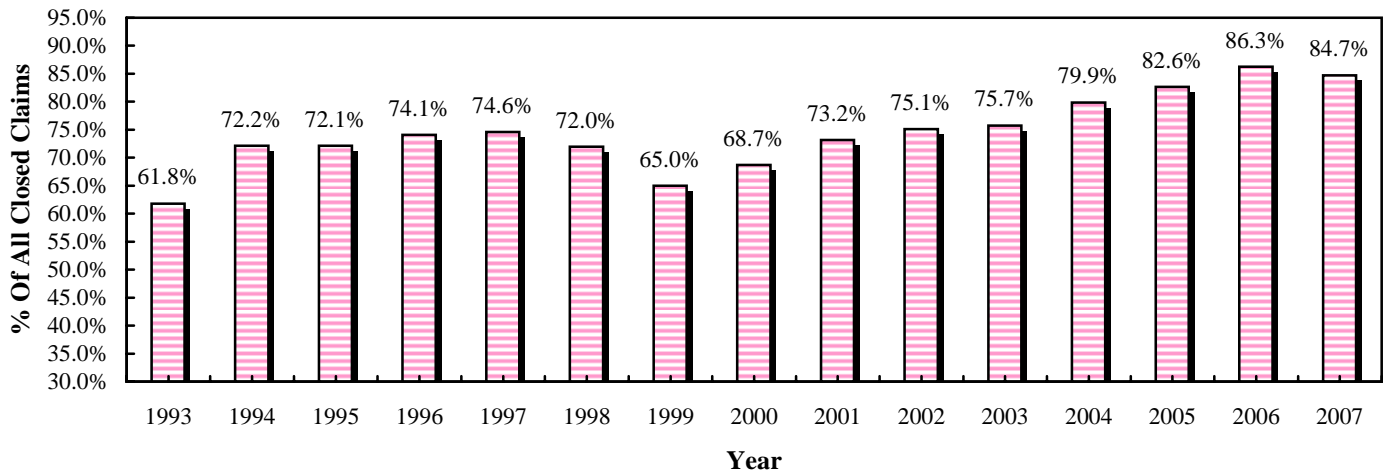
## Physicians and Surgeons



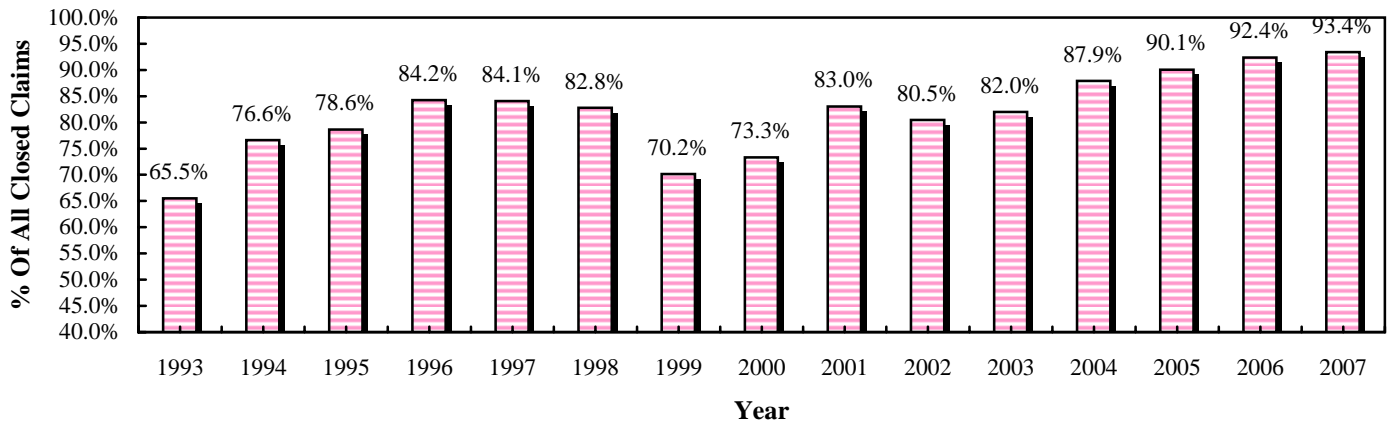
## Hospitals



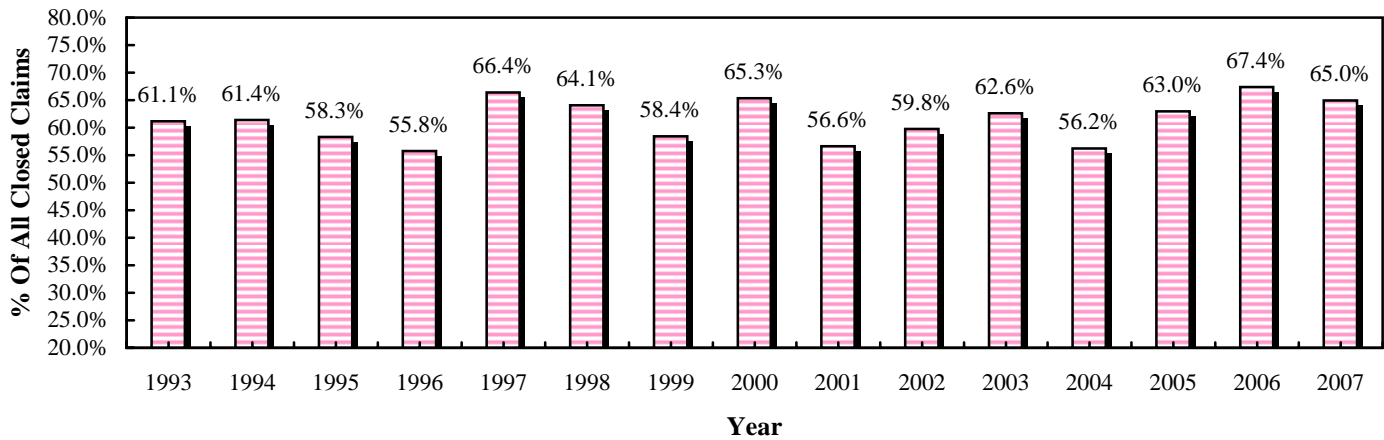
### Claims Closed After Lawsuit Filed All Medical Care Providers



### Physicians & Surgeons

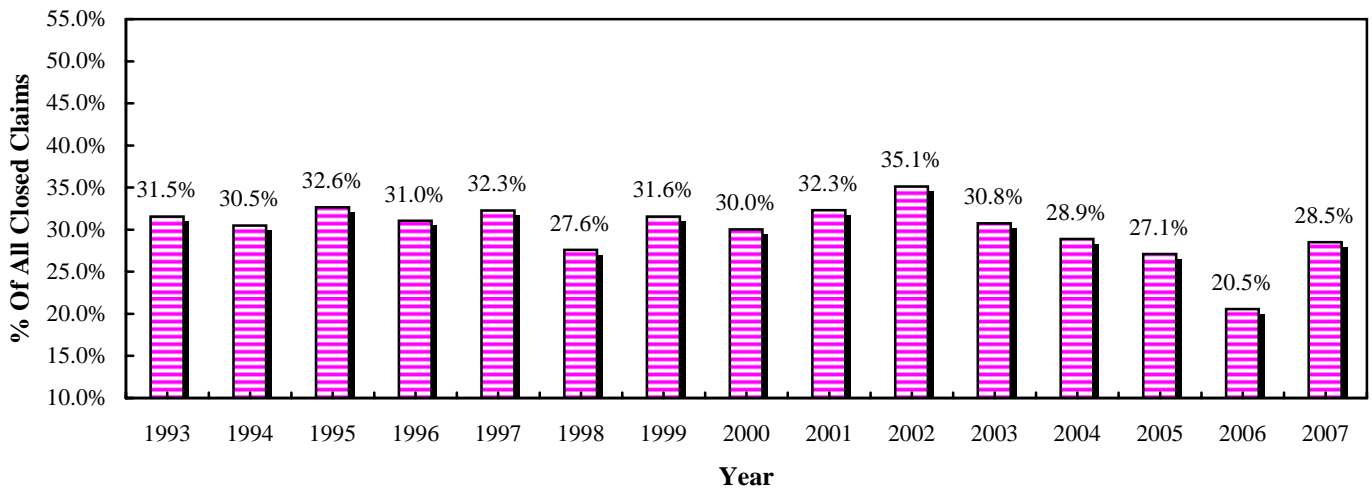


### Hospitals

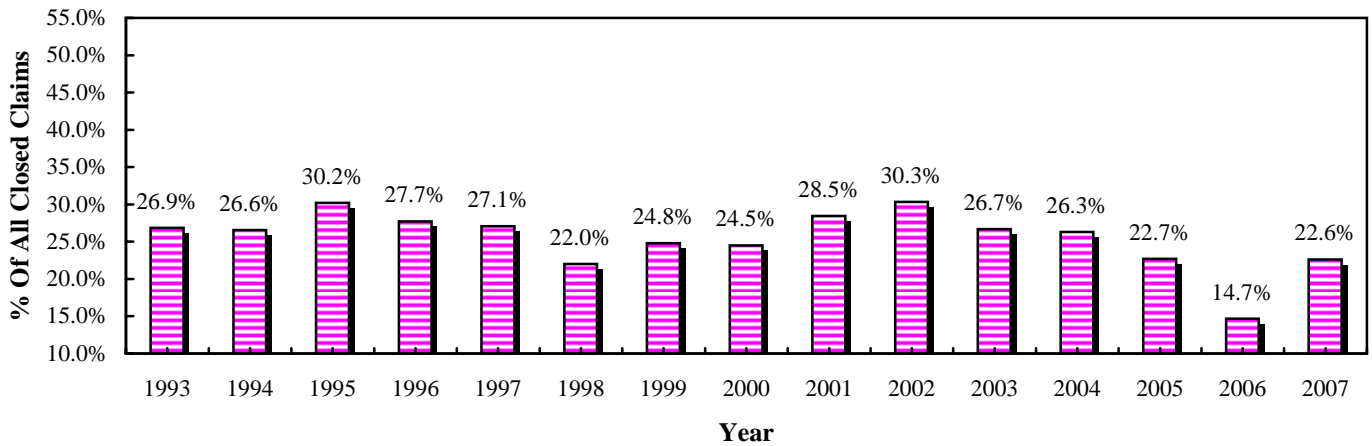




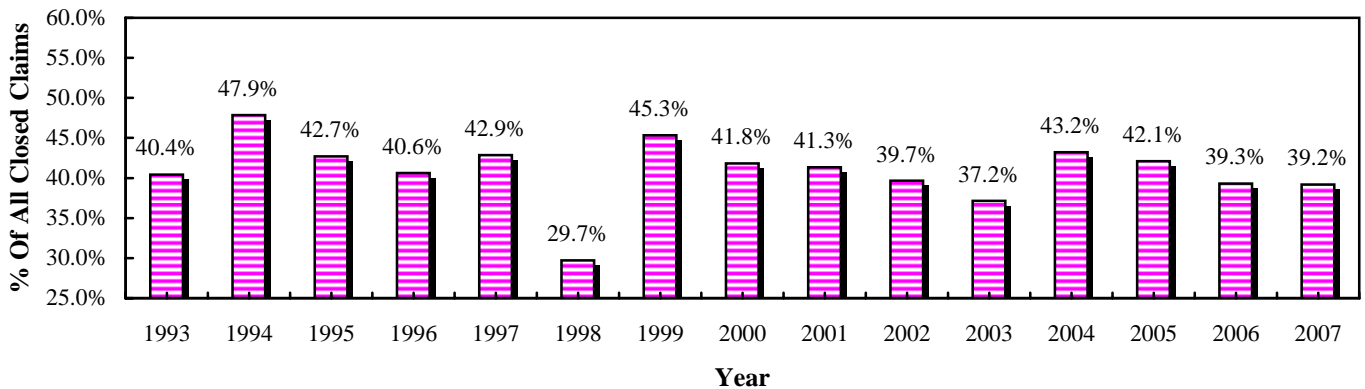
**In Favor of Plaintiff After Lawsuit Filed**  
**All Medical Care Providers**



**Physicians & Surgeons**



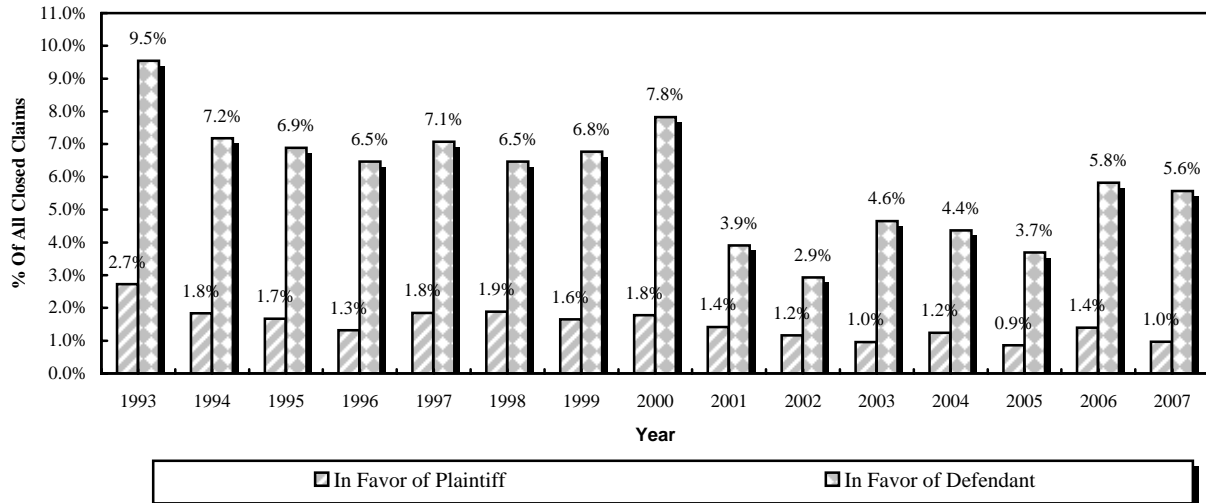
**Hospitals**



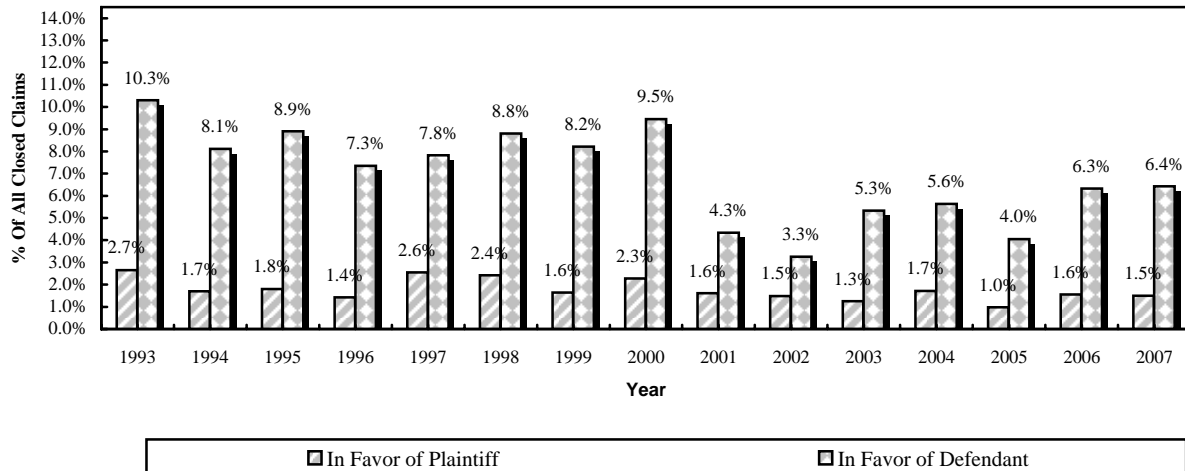
## Claims Closed After Judge/Jury Verdict

(based on all lawsuits filed)

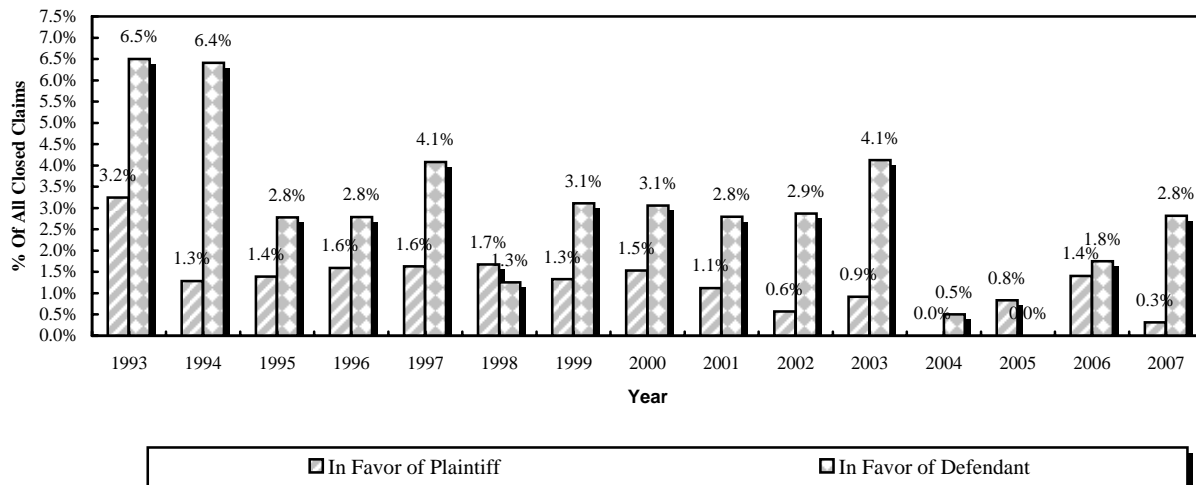
### All Medical Care Providers



### Physicians and Surgeons



### Hospitals





## **Section II**

### **Claim Severity**

This section classifies individual claim data based on the amount of indemnity paid. The data are divided into summaries of All Medical Care Providers and Physicians and Hospitals for the years 2005, 2006 and 2007. Summaries include:

- Average Number of Months from Occurrence to Close
- Number of Claims Reported and Closed
- Cumulative Percentage of Number of Claims on Claims Closed
- Total Indemnity Paid on all Closed Claims
- Cumulative Percentage of Indemnity Paid on Claims Closed
- Average Economic Damage Paid on Closed Claims
- Average Non-economic Damage Paid on Closed Claims
- Average Indemnity Paid per Defendant (Excludes Loss Adjustment Expenses)
- Average Loss Adjustment Expense Paid per Defendant

The following terms are used in subsequent tables:

- Economic damages: damages arising from monetary harm including medical bills, lost wages and lost earning capacity. (Unlimited in amount).
- Non-Economic damages: damages arising from non-monetary harm including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium. (Malpractice insurance does not insure punitive damages.)
- Loss Adjustment Expenses: includes expenses paid to defense counsel and all other allocated loss adjustment expenses, including filing fees, telephone charges, photocopy fees, expenses of defense counsel, etc.





MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2007 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	51	1,537	69.6%	0	0.0%	0	0	0	19,286
1-999	7	5	69.9%	2,423	0.0%	232	253	485	11
1,000-1,999	14	9	70.3%	11,983	0.0%	623	709	1,331	4,977
2,000-2,999	10	13	70.9%	31,447	0.0%	1,368	1,051	2,419	731
3,000-3,999	29	3	71.0%	9,702	0.0%	1,234	2,000	3,234	10,011
4,000-4,999	7	6	71.3%	25,935	0.1%	2,231	2,092	4,323	2,930
5,000-5,999	25	15	72.0%	75,650	0.1%	2,727	2,317	5,043	13,450
6,000-6,999	15	4	72.1%	24,354	0.1%	4,315	1,774	6,089	0
7,000-7,999	31	6	72.4%	44,940	0.2%	4,084	3,406	7,490	7,399
8,000-8,999	31	2	72.5%	16,356	0.2%	4,907	3,272	8,178	9,812
9,000-9,999	14	2	72.6%	18,500	0.2%	2,850	6,400	9,250	31
10,000-19,999	36	69	75.7%	926,321	0.9%	7,103	6,322	13,425	15,691
20,000-29,999	40	37	77.4%	879,932	1.6%	10,636	13,146	23,782	41,692
30,000-39,999	47	32	78.8%	1,064,729	2.4%	15,565	17,708	33,273	26,921
40,000-49,999	37	15	79.5%	657,266	2.9%	17,260	26,557	43,818	26,760
50,000-59,999	44	51	81.8%	2,591,465	4.9%	21,592	29,221	50,813	44,136
60,000-69,999	34	14	82.5%	876,482	5.6%	27,939	34,667	62,606	16,767
70,000-79,999	44	28	83.7%	2,075,500	7.2%	37,973	36,152	74,125	35,585
80,000-89,999	42	18	84.6%	1,507,308	8.4%	42,584	41,156	83,739	33,810
90,000-99,999	40	7	84.9%	651,667	8.9%	14,286	78,810	93,095	16,041
100,000-199,999	47	113	90.0%	15,600,434	20.9%	66,822	71,235	138,057	48,270
200,000-299,999	50	92	94.2%	21,273,030	37.4%	111,823	119,405	231,229	62,489
300,000-399,999	48	50	96.4%	16,471,840	50.1%	146,050	183,386	329,437	70,314
400,000-499,999	46	16	97.2%	7,106,373	55.6%	237,173	206,975	444,148	75,887
500,000-999,999	55	43	99.1%	28,901,339	77.9%	334,498	337,626	672,124	84,592
1,000,000-1,999,999	59	17	99.9%	19,851,909	93.3%	882,230	285,529	1,167,759	130,510
2,000,000-2,999,999	38	2	100.0%	5,483,838	97.5%	2,578,667	163,253	2,741,919	510,021
3,000,000-3,999,999	26	1	100.0%	3,250,000	100.0%	2,675,000	575,000	3,250,000	98,100
TOTAL	49	2,207		129,430,723		32,330	26,316	58,646	27,643
TOTAL (PAID ONLY)	43	670		129,430,723		106,496	86,685	193,180	46,816

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2007 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	53	777	77.8%	0	0.0%	0	0	0	23,795
3,000-3,999	49	1	77.9%	3,000	0.0%	3,000	0	3,000	30,033
5,000-5,999	44	2	78.1%	10,000	0.0%	5,000	0	5,000	10,604
7,000-7,999	29	2	78.3%	14,940	0.1%	7,470	0	7,470	7,660
10,000-19,999	48	17	80.0%	227,277	0.5%	9,705	3,664	13,369	15,849
20,000-29,999	50	9	80.9%	221,618	0.9%	12,680	11,944	24,624	32,440
30,000-39,999	52	10	81.9%	332,500	1.5%	15,012	18,238	33,250	36,302
40,000-49,999	48	2	82.1%	81,900	1.7%	23,075	17,875	40,950	19,870
50,000-59,999	46	17	83.8%	872,000	3.3%	20,232	31,062	51,294	56,269
60,000-69,999	40	5	84.3%	317,696	3.9%	22,247	41,293	63,539	20,898
70,000-79,999	46	6	84.9%	445,000	4.7%	49,167	25,000	74,167	47,703
80,000-89,999	41	6	85.5%	499,000	5.6%	39,167	44,000	83,167	28,315
90,000-99,999	42	6	86.1%	555,000	6.7%	16,667	75,833	92,500	18,622
100,000-199,999	53	38	89.9%	5,266,323	16.5%	77,150	61,437	138,587	63,660
200,000-299,999	48	43	94.2%	9,641,130	34.4%	117,159	107,053	224,212	55,248
300,000-399,999	53	23	96.5%	7,554,368	48.4%	147,146	181,305	328,451	89,954
400,000-499,999	34	5	97.0%	2,146,373	52.4%	139,126	290,149	429,275	74,406
500,000-999,999	53	21	99.1%	14,346,672	79.1%	290,168	393,007	683,175	80,315
1,000,000-1,999,999	53	9	100.0%	11,236,909	100.0%	1,035,212	213,333	1,248,545	90,725
TOTAL	52	999		53,771,706		29,078	24,748	53,826	30,918
TOTAL (PAID ONLY)	49	222		53,771,706		130,849	111,366	242,215	55,849



MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2007 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	45	282	57.4%	0	0.0%	0	0	0	16,248
1-999	11	2	57.8%	1,100	0.0%	400	150	550	0
1,000-1,999	11	5	58.9%	5,906	0.0%	541	640	1,181	2,233
2,000-2,999	8	8	60.5%	19,347	0.1%	1,918	500	2,418	1,040
3,000-3,999	11	1	60.7%	3,202	0.1%	702	2,500	3,202	0
4,000-4,999	10	3	61.3%	12,781	0.1%	2,327	1,933	4,260	5,843
5,000-5,999	19	8	62.9%	40,500	0.2%	2,281	2,781	5,063	738
6,000-6,999	7	1	63.1%	6,240	0.2%	6,240	0	6,240	0
7,000-7,999	37	3	63.8%	22,500	0.3%	3,000	4,500	7,500	9,691
8,000-8,999	31	2	64.2%	16,356	0.4%	4,907	3,272	8,178	9,812
9,000-9,999	14	2	64.6%	18,500	0.4%	2,850	6,400	9,250	31
10,000-19,999	30	31	70.9%	420,295	1.5%	5,591	7,967	13,558	12,897
20,000-29,999	36	12	73.3%	280,814	2.3%	12,771	10,630	23,401	49,294
30,000-39,999	39	10	75.4%	327,500	3.2%	18,300	14,450	32,750	23,993
40,000-49,999	36	7	76.8%	299,416	4.0%	20,561	22,212	42,774	40,386
50,000-59,999	45	15	79.8%	764,465	6.1%	19,506	31,458	50,964	31,778
60,000-69,999	13	1	80.0%	68,802	6.2%	68,802	0	68,802	0
70,000-79,999	38	9	81.9%	673,000	8.1%	39,935	34,842	74,778	26,582
80,000-89,999	45	10	83.9%	839,523	10.3%	49,469	34,483	83,952	37,135
100,000-199,999	40	33	90.6%	4,417,839	22.3%	64,522	69,352	133,874	38,530
200,000-299,999	45	16	93.9%	3,765,300	32.4%	105,843	129,489	235,331	69,268
300,000-399,999	40	11	96.1%	3,623,644	42.2%	163,481	165,941	329,422	56,750
400,000-499,999	59	5	97.2%	2,250,000	48.3%	298,000	152,000	450,000	99,954
500,000-999,999	75	4	98.0%	2,850,000	56.0%	460,750	251,750	712,500	70,186
1,000,000-1,999,999	72	7	99.4%	7,540,000	76.4%	709,571	367,571	1,077,143	187,412
2,000,000-2,999,999	38	2	99.8%	5,483,838	91.2%	2,578,667	163,253	2,741,919	510,021
3,000,000-3,999,999	26	1	100.0%	3,250,000	100.0%	2,675,000	575,000	3,250,000	98,100
TOTAL	41	491		37,000,868		48,265	27,094	75,358	27,473
TOTAL (PAID ONLY)	37	209		37,000,868		113,387	63,651	177,038	42,619

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2006 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	45	1,826	78.4%	0	0.0%	0	0	0	15,590
1-999	7	5	78.6%	2,565	0.0%	401	112	513	74
1,000-1,999	13	10	79.0%	12,679	0.0%	683	585	1,268	182
2,000-2,999	29	6	79.3%	14,300	0.0%	653	1,731	2,383	6,783
3,000-3,999	30	8	79.6%	26,755	0.1%	2,788	557	3,344	7,300
4,000-4,999	20	6	79.9%	24,500	0.1%	1,847	2,237	4,083	4,962
5,000-5,999	31	16	80.6%	81,376	0.2%	3,090	1,996	5,086	21,468
6,000-6,999	21	5	80.8%	31,746	0.2%	3,390	2,960	6,349	8,146
7,000-7,999	32	6	81.0%	44,750	0.2%	4,242	3,217	7,458	6,755
8,000-8,999	27	2	81.1%	17,250	0.2%	8,625	0	8,625	8,451
10,000-19,999	38	44	83.0%	574,747	0.8%	6,047	7,016	13,062	17,799
20,000-29,999	48	45	84.9%	1,071,812	1.8%	13,065	10,753	23,818	32,637
30,000-39,999	52	18	85.7%	607,110	2.4%	15,849	17,879	33,728	26,461
40,000-49,999	50	8	86.1%	328,500	2.7%	11,750	29,313	41,063	31,027
50,000-59,999	61	30	87.3%	1,547,723	4.1%	22,810	28,780	51,591	41,451
60,000-69,999	61	13	87.9%	809,998	4.9%	26,519	35,788	62,308	35,956
70,000-79,999	46	18	88.7%	1,344,000	6.1%	24,182	50,485	74,667	46,968
80,000-89,999	51	5	88.9%	415,000	6.5%	50,490	32,510	83,000	44,838
90,000-99,999	53	8	89.2%	735,000	7.2%	45,625	46,250	91,875	37,900
100,000-199,999	48	74	92.4%	10,083,296	16.6%	73,808	62,452	136,261	44,384
200,000-299,999	56	57	94.9%	12,966,250	28.7%	98,276	129,202	227,478	69,061
300,000-399,999	44	26	96.0%	8,699,882	36.9%	116,623	217,988	334,611	62,456
400,000-499,999	46	24	97.0%	10,310,738	46.5%	211,069	218,545	429,614	39,278
500,000-999,999	49	52	99.2%	34,242,341	78.5%	375,297	283,210	658,507	95,958
1,000,000-1,999,999	54	17	100.0%	19,965,938	97.2%	655,154	519,313	1,174,467	100,491
3,000,000-3,999,999	44	1	100.0%	3,000,000	100.0%	2,500,000	500,000	3,000,000	300,535
TOTAL	45	2,330		106,958,256		23,942	21,963	45,905	22,269
TOTAL (PAID ONLY)	46	504		106,958,256		110,684	101,535	212,219	46,466

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2006 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	46	954	85.7%	0	0.0%	0	0	0	17,950
3,000-3,999	38	4	86.1%	13,407	0.0%	2,543	809	3,352	13,385
4,000-4,999	30	1	86.2%	4,000	0.0%	4,000	0	4,000	8,715
5,000-5,999	12	2	86.3%	10,000	0.1%	2,530	2,471	5,000	1,625
10,000-19,999	56	4	86.7%	50,000	0.2%	2,500	10,000	12,500	39,190
20,000-29,999	73	11	87.7%	285,333	0.9%	11,061	14,879	25,939	40,898
30,000-39,999	61	4	88.1%	142,788	1.2%	16,947	18,750	35,697	16,123
40,000-49,999	77	2	88.2%	80,000	1.4%	20,000	20,000	40,000	9,281
50,000-59,999	53	14	89.5%	720,652	3.1%	28,102	23,373	51,475	30,471
60,000-69,999	73	5	89.9%	305,000	3.8%	28,900	32,100	61,000	46,020
70,000-79,999	55	7	90.6%	520,000	5.0%	26,654	47,632	74,286	52,177
80,000-89,999	45	2	90.8%	172,500	5.4%	86,250	0	86,250	32,593
90,000-99,999	52	3	91.0%	277,500	6.1%	62,500	30,000	92,500	33,258
100,000-199,999	52	25	93.3%	3,547,190	14.4%	82,831	59,057	141,888	40,779
200,000-299,999	62	23	95.3%	5,087,500	26.4%	124,296	96,900	221,196	48,723
300,000-399,999	43	9	96.1%	3,039,882	33.5%	120,759	217,006	337,765	65,562
400,000-499,999	51	12	97.2%	5,178,238	45.7%	262,770	168,750	431,520	27,294
500,000-999,999	60	24	99.4%	15,627,486	82.5%	353,522	297,624	651,145	94,898
1,000,000-1,999,999	55	7	100.0%	7,450,000	100.0%	822,286	242,000	1,064,286	98,494
TOTAL	47	1,113		42,511,476		22,240	15,955	38,195	22,544
TOTAL (PAID ONLY)	56	159		42,511,476		155,681	111,686	267,368	50,106

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2006 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	41	261	61.7%	0	0.0%	0	0	0	13,780
1-999	5	3	62.4%	1,621	0.0%	520	20	540	123
1,000-1,999	5	2	62.9%	2,000	0.0%	390	610	1,000	707
2,000-2,999	29	4	63.8%	9,500	0.1%	750	1,625	2,375	9,004
3,000-3,999	11	1	64.1%	3,048	0.1%	1,828	1,220	3,048	1,593
4,000-4,999	6	2	64.5%	8,000	0.1%	2,400	1,600	4,000	913
5,000-5,999	36	9	66.7%	45,807	0.3%	3,201	1,889	5,090	26,434
6,000-6,999	23	4	67.6%	25,246	0.4%	3,862	2,450	6,312	10,182
7,000-7,999	32	4	68.6%	29,500	0.5%	4,425	2,950	7,375	9,922
10,000-19,999	31	23	74.0%	296,469	1.8%	6,900	5,989	12,890	9,262
20,000-29,999	37	20	78.7%	459,900	3.7%	11,922	11,073	22,995	34,406
30,000-39,999	49	10	81.1%	327,500	5.0%	17,150	15,600	32,750	24,682
40,000-49,999	71	1	81.3%	42,500	5.2%	30,000	12,500	42,500	149,210
50,000-59,999	67	2	81.8%	105,000	5.6%	21,750	30,750	52,500	74,645
60,000-69,999	63	4	82.7%	252,498	6.7%	37,875	25,250	63,125	18,956
70,000-79,999	37	5	83.9%	370,000	8.2%	27,900	46,100	74,000	46,396
80,000-89,999	65	2	84.4%	162,500	8.9%	32,750	48,500	81,250	75,839
90,000-99,999	52	2	84.9%	185,000	9.7%	5,000	87,500	92,500	45,133
100,000-199,999	43	30	92.0%	3,899,621	25.9%	70,702	59,285	129,987	40,608
200,000-299,999	63	13	95.0%	3,065,000	38.6%	127,423	108,346	235,769	111,701
300,000-399,999	48	9	97.2%	3,070,000	51.4%	156,389	184,722	341,111	91,251
400,000-499,999	27	3	97.9%	1,200,000	56.4%	160,000	240,000	400,000	36,550
500,000-999,999	42	4	98.8%	2,568,000	67.0%	370,750	271,250	642,000	90,814
1,000,000-1,999,999	73	4	99.8%	4,934,595	87.5%	202,189	1,031,460	1,233,649	172,743
3,000,000-3,999,999	44	1	100.0%	3,000,000	100.0%	2,500,000	500,000	3,000,000	300,535
TOTAL	41	423		24,063,305		27,280	29,607	56,887	25,788
TOTAL (PAID ONLY)	41	162		24,063,305		71,231	77,308	148,539	45,134

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2005 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	47	1336	72.8%	0	0.0%	0	0	0	12,488
1-999	18	8	73.2%	4,473	0.0%	349	210	559	6,844
1,000-1,999	4	3	73.4%	3,618	0.0%	520	686	1,206	977
2,000-2,999	17	9	73.9%	21,213	0.0%	1,534	823	2,357	2,652
3,000-3,999	10	7	74.2%	22,634	0.0%	1,380	1,853	3,233	437
4,000-4,999	38	7	74.6%	30,150	0.1%	3,507	801	4,307	12,357
5,000-5,999	31	15	75.4%	76,972	0.1%	2,497	2,634	5,131	9,242
6,000-6,999	31	6	75.8%	37,430	0.2%	3,002	3,237	6,238	4,081
7,000-7,999	14	7	76.1%	51,500	0.2%	2,779	4,579	7,357	524
8,000-8,999	63	4	76.4%	36,966	0.2%	4,063	5,179	9,242	9,072
9,000-9,999	39	38	78.4%	516,190	0.6%	7,266	6,318	13,584	17,903
10,000-19,999	47	35	80.3%	823,131	1.3%	13,528	9,990	23,518	25,983
20,000-29,999	35	27	81.8%	906,675	2.0%	16,272	17,308	33,581	23,908
30,000-39,999	46	12	82.5%	521,018	2.4%	15,911	27,507	43,418	34,587
40,000-49,999	64	17	83.4%	863,898	3.1%	16,059	34,759	50,818	48,988
50,000-59,999	37	9	83.9%	569,950	3.6%	34,441	28,887	63,328	16,528
60,000-69,999	44	14	84.6%	1,033,424	4.4%	42,269	31,547	73,816	33,284
70,000-79,999	50	8	85.1%	676,810	5.0%	69,776	14,825	84,601	38,054
80,000-89,999	43	12	85.7%	1,117,500	5.9%	46,111	47,014	93,125	45,861
90,000-99,999	61	75	89.8%	10,037,119	13.9%	62,035	71,793	133,828	59,912
100,000-199,999	53	59	93.0%	13,368,536	24.6%	136,566	90,019	226,585	63,075
200,000-299,999	50	32	94.8%	10,817,767	33.2%	174,855	163,200	338,055	51,376
300,000-399,999	50	16	95.6%	7,027,273	38.8%	197,608	241,597	439,205	58,148
400,000-499,999	62	53	98.5%	35,043,831	66.9%	339,237	321,967	661,204	93,207
500,000-999,999	56	22	99.7%	25,263,743	87.1%	814,497	333,855	1,148,352	83,917
1,000,000-1,999,999	77	2	99.8%	4,900,000	91.0%	1,983,723	466,278	2,450,000	81,456
2,000,000-2,999,999	29	1	99.9%	3,250,000	93.6%	2,671,000	579,000	3,250,000	64,504
3,000,000-3,999,999	50	2	100.0%	8,000,000	100.0%	3,215,000	785,000	4,000,000	169,746
OVER 4,000,000									
TOTAL	47	1836		125,021,821		40,438	27,657	68,095	21,870
TOTAL (PAID ONLY)	48	500		125,021,821		148,488	101,556	250,044	46,938

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT  
CLOSED IN 2005 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	47	704	77.8%	0	0.0%	0	0	0	14,509
1-999	9	2	78.0%	797	0.0%	399	0	399	280
4,000-4,999	47	2	78.2%	8,800	0.0%	4,400	0	4,400	13,308
5,000-5,999	26	1	78.3%	5,000	0.0%	3,000	2,000	5,000	0
7,000-7,999	3	1	78.5%	7,000	0.0%	0	7,000	7,000	854
10,000-19,999	47	8	79.3%	114,000	0.2%	9,750	4,500	14,250	11,863
20,000-29,999	34	13	80.8%	309,000	0.7%	18,398	5,371	23,769	23,797
30,000-39,999	39	7	81.6%	235,000	1.1%	13,857	19,714	33,571	27,112
40,000-49,999	34	1	81.7%	49,500	1.2%	24,500	25,000	49,500	20,877
50,000-59,999	54	7	82.4%	356,398	1.8%	9,000	41,914	50,914	68,829
60,000-69,999	39	5	83.0%	313,500	2.3%	47,450	15,250	62,700	15,541
70,000-79,999	54	3	83.3%	220,000	2.6%	60,667	12,667	73,333	39,248
80,000-89,999	54	4	83.8%	337,500	3.2%	78,250	6,125	84,375	27,768
90,000-99,999	48	6	84.4%	555,000	4.1%	39,667	52,833	92,500	66,733
100,000-199,999	69	39	88.7%	5,164,029	12.5%	64,099	68,312	132,411	52,776
200,000-299,999	50	32	92.3%	7,085,450	24.1%	150,701	70,719	221,420	60,040
300,000-399,999	60	16	94.0%	5,437,767	32.9%	168,754	171,106	339,860	60,987
400,000-499,999	56	11	95.3%	4,864,091	40.9%	197,085	245,106	442,190	50,033
500,000-999,999	72	31	98.7%	20,115,118	73.7%	352,407	296,468	648,875	76,208
1,000,000-1,999,999	38	11	99.9%	12,150,000	93.5%	809,545	295,000	1,104,545	82,943
OVER 4,000,000	50	1	100.0%	4,000,000	100.0%	3,000,000	1,000,000	4,000,000	101,333
TOTAL	49	905		61,327,950		40,336	27,429	67,766	23,125
TOTAL (PAID ONLY)	55	201		61,327,950		181,614	123,500	305,114	53,301

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2005 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	46	234	61.4%	0	0.0%	0	0	0	9,614
1-999	5	3	62.2%	1,270	0.0%	165	258	423	690
1,000-1,999	5	2	62.7%	2,618	0.0%	280	1,029	1,309	1,466
2,000-2,999	13	5	64.0%	11,500	0.1%	1,218	1,082	2,300	1,247
3,000-3,999	13	4	65.1%	12,250	0.1%	1,220	1,343	3,063	696
4,000-4,999	35	5	66.4%	21,350	0.2%	3,149	1,121	4,270	11,976
5,000-5,999	16	8	68.5%	41,502	0.3%	3,418	1,770	5,188	5,679
6,000-6,999	25	4	69.6%	25,430	0.4%	3,378	2,980	6,358	6,122
7,000-7,999	6	1	69.8%	7,500	0.4%	4,200	3,300	7,500	2,178
8,000-8,999	91	2	70.3%	18,375	0.5%	5,325	3,863	9,188	15,429
9,000-9,999	29	17	74.8%	232,190	1.2%	5,862	7,796	13,658	23,811
10,000-19,999	52	8	76.9%	185,125	1.9%	13,236	9,904	23,141	25,076
20,000-29,999	39	10	79.5%	345,800	3.0%	18,770	15,810	34,580	22,987
30,000-39,999	50	5	80.8%	205,000	3.7%	25,860	15,140	41,000	49,181
40,000-49,999	107	4	81.9%	200,000	4.3%	30,000	20,000	50,000	44,531
50,000-59,999	21	2	82.4%	125,000	4.7%	36,200	26,300	62,500	3,436
60,000-69,999	43	6	84.0%	445,000	6.2%	48,783	25,383	74,167	33,245
70,000-79,999	35	3	84.8%	251,810	7.1%	67,154	16,783	83,937	52,359
80,000-89,999	37	4	85.8%	375,000	8.3%	43,118	50,633	93,750	22,797
90,000-99,999	55	15	89.8%	2,053,107	15.1%	55,701	81,173	136,874	45,325
100,000-199,999	55	15	93.7%	3,500,000	26.7%	131,953	101,380	233,333	69,447
200,000-299,999	40	8	95.8%	2,715,000	35.6%	211,750	127,625	339,375	62,358
300,000-399,999	21	1	96.1%	450,000	37.1%	122,130	327,870	450,000	5,687
400,000-499,999	62	8	98.2%	5,902,500	56.6%	372,469	365,344	737,813	151,538
500,000-999,999	83	5	99.5%	6,213,431	77.2%	658,526	584,160	1,242,686	161,274
1,000,000-1,999,999	15	1	99.7%	2,900,000	86.8%	2,321,000	579,000	2,900,000	16,430
2,000,000-2,999,999	50	1	100.0%	4,000,000	100.0%	3,430,000	570,000	4,000,000	238,159
OVER 4,000,000									
TOTAL	45	381		30,240,758		47,563	31,809	79,372	22,677
TOTAL (PAID ONLY)	42	147		30,240,758		123,275	82,445	205,719	43,470





## **Section III**

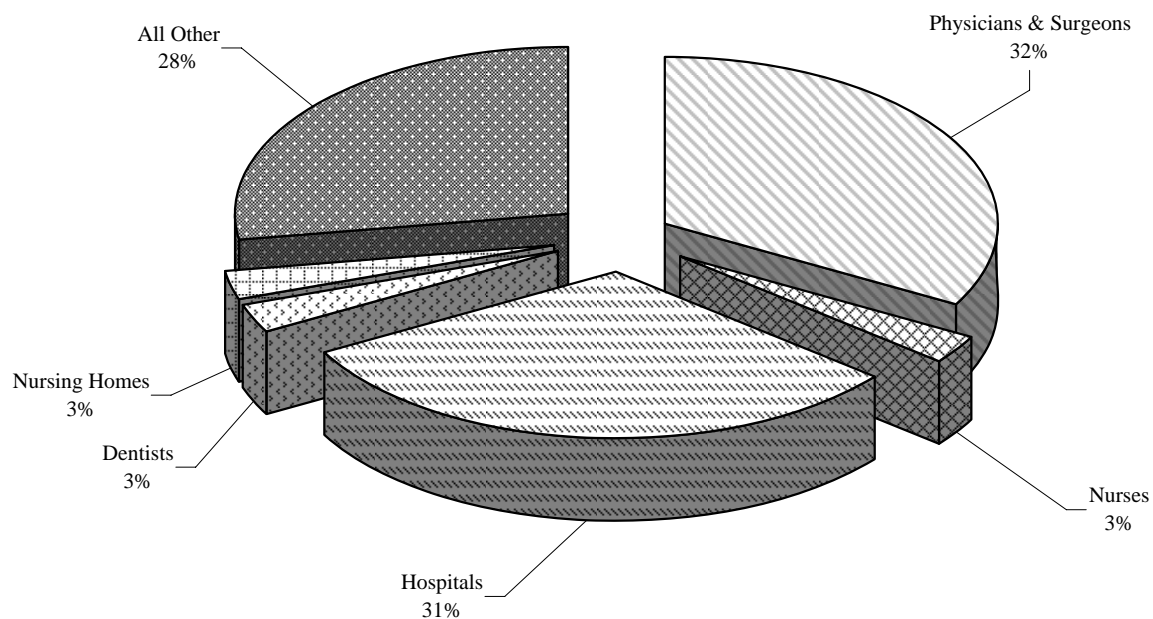
# **Claim Severity by Injury Severity and Lapsed Time to Disposition**

This section illustrates the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims, and the percent change of the average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the months from incident to disposition for all medical care providers, physicians and hospitals. The following define the severity categories:

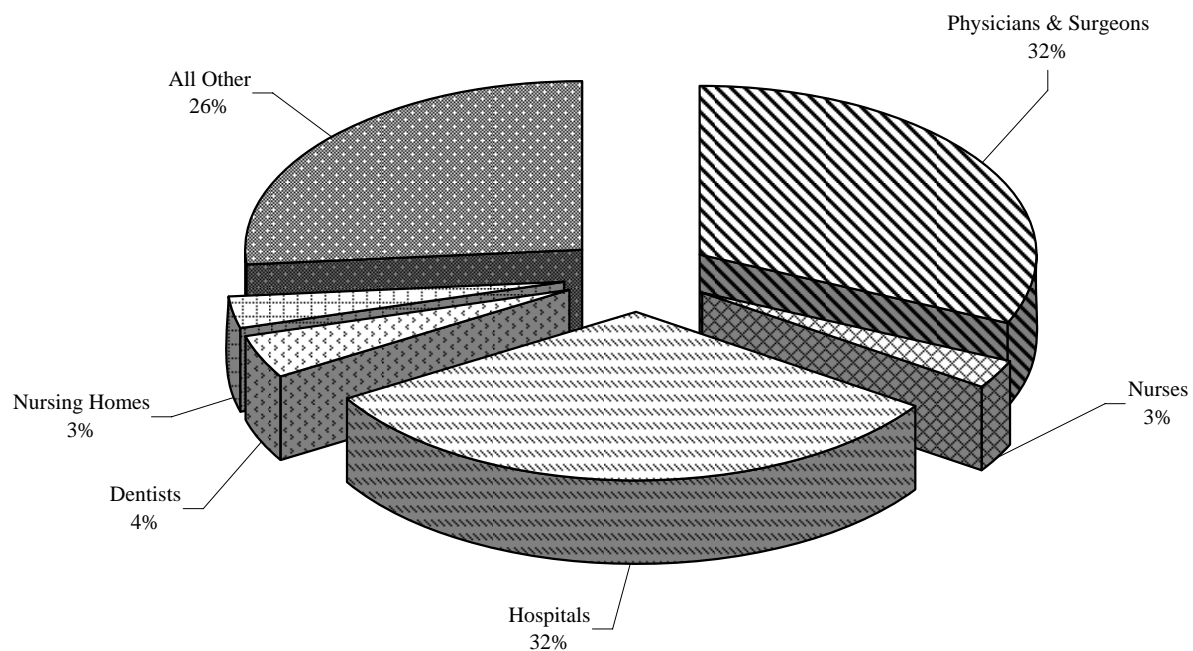
- **Severity 1, 2, 3, 4** - emotional distress, insignificant or temporary injury, including contusions, minor scars, infections, fracture, burns, drug side effect.
- **Severity 5, 6, 7, 8** - permanent injuries, such as loss of limb, damage to organs, deafness, blindness, brain damage, paraplegia.
- **Severity 9** - death.



**Percentage of Paid  
Claims by Profession - 2007**



**Percentage of Paid  
Claims by Profession - 2006**



**Missouri Department of Insurance, Financial Institutions and Professional Registration**  
**Bodily Injury Claim Indemnity Comparisons**  
**All Medical Care Providers**

**Severity 1,2,3,4**

Profession Type	2007			2006			2005			2004		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity
CHIROPRACTORS	7	29,250	16.67	6	26,277	20.00	5	32,251	66.67	244,01		
CLINICS/CORP	41	125,806	32.26	31	99,469	29.17	24	60,436	4.35	(54,17)		
DENTISTS	14	26,793	(22.22)	18	30,74	(53.65)	9	100,00	0.00	429,34		
HOSPITALS	109	72,265	32.93	82	49,551	20.59	68	92,171	21.43	35,01		
NURSES	5	50,300	66.67	3	95,000	(50.00)	6	20,652	(33.33)	(26,02)		
NURSING HOMES	4	99,996	0.00	4	81,700	0.00	4	55,750	(42.86)	11,58		
PHARMACIES	17	34,516	54.55	11	13,590	10.00	10	18,790	(16.67)	20,91		
PHYS & SURG	47	167,505	20.51	39	106,157	(20.41)	49	143,222	(3.92)	7,05		
PODIATRIST/CHIROPODIST	3	108,333	(25.00)	4	50,250	(33.33)	6	78,117	500.00	79,58		
TOTAL	247	93,323	24.75	198	64,524	9.39	181	90,048	5.85	5,37		

**Severity 5,6,7,8**

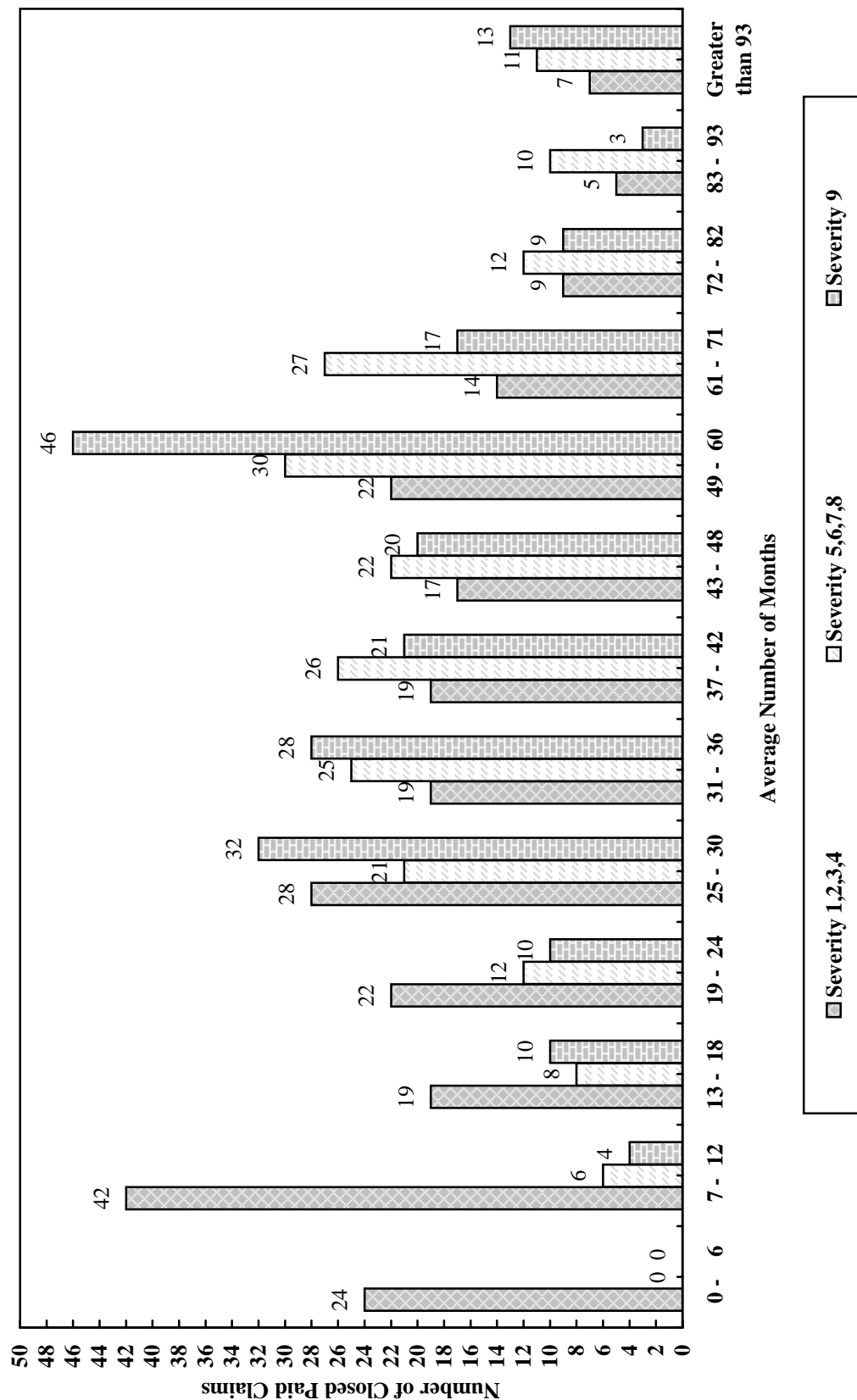
Profession Type	2007			2006			2005			2004		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity
CHIROPRACTORS	2	645,000	0.00	2	85,000	100.00	1	31,875	0.00	(54,46)		
CLINICS/CORP	59	234,940	68.57	35	383,960	(2.78)	36	524,461	(5.26)	(19,55)		
DENTISTS	3	21,442	200.00	1	8,500	(80.00)	5	112,220	(16.67)	120,21		
HOSPITALS	45	422,759	9.76	41	319,380	(12.77)	47	344,483	9.30	23,43		
NURSES	7	190,714	75.00	4	249,384	(20.00)	5	196,818	(28.57)	22,79		
NURSING HOMES	3	161,667	0.00	0	0	0.00	3	241,128	200.00	4,722.60		
OPTOMETRIST	0	0	0.00	1	79,000	0.00	0	0	0.00	0.00		
PHARMACIES	0	0	0.00	2	170,000	1,600.00	1	10,000	0.00	0.00		
PHYS & SURG	88	336,867	20.55	73	331,937	(18.89)	90	411,953	(8.16)	13,86		
PODIATRIST/CHIROPODIST	3	311,667	0.00	3	330,000	50.00	2	112,500	(60.00)	36,36		
TOTAL	210	317,330	29.63	162	329,319	(14.74)	190	393,066	(5.00)	4,80		

**Severity 9**

Profession Type	2007			2006			2005			2004		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid Ave Indemnity
CHIROPRACTORS	1	225,000	0.00	0	0	0.00	0	0	0.00	0.00		
CLINICS/CORP	49	197,642	36.11	36	368,722	71.43	21	219,632	(25.00)	0.00		
DENTISTS	2	652,500	100.00	1	575,000	0.00	1	700,000	0.00	0.00		
HOSPITALS	55	183,634	41.03	39	177,064	21.88	32	243,201	(8.57)	1.08		
NURSES	6	87,783	(14.29)	7	419,286	75.00	4	289,730	0.00	125,03		
NURSING HOMES	10	137,506	(28.57)	14	214,536	3.85	8	206,591	(63.64)	(10,25)		
PHARMACIES	3	90,000	0.00	0	0	0.00	1	900,000	0.00	980,00		
PHYS & SURG	87	186,835	85.11	47	300,850	(24.19)	62	277,973	(22.50)	(4,50)		
TOTAL	213	186,576	47.92	144	283,562	11.63	129	263,881	(24.12)	(1,65)		

## Lapsed Months From Incident to Disposition

### 2007 Closed Paid Claims - All Health Care Providers



**Missouri Department of Insurance, Financial Institutions and Professional Registration**  
**Bodily Injury Claim Indemnity Comparisons**  
**All Medical Care Providers**

**Severity 1,2,3,4**

Lapsed Mths From Incident to Disposition	2007				2006				2006-2005				2005				2005-2004			
	Number of Paid Claims	Average Indemnity Per Claim	Change of Ave Indemnity	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Change of Ave Indemnity	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Change of Ave Indemnity	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Change of Ave Indemnity	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Change of Ave Indemnity	Percent Change of Ave Indemnity
0- 6	24	13,205	9.09	41.01	22	9,365	29.41	27.24	17	7,360	30.77	63.75	17	7,360	30.77	63.75	17	7,360	30.77	63.75
7- 12	42	28,056	68.00	161.04	25	10,748	8.70	(27.72)	23	14,871	14.87	(21.33)	23	14,871	14.87	(21.33)	23	14,871	14.87	(21.33)
13- 18	19	36,587	18.75	(34.85)	16	56,158	(15.79)	74.69	19	32,147	0.00	(12.22)	19	32,147	0.00	(12.22)	19	32,147	0.00	(12.22)
19- 24	22	73,252	46.67	(22.84)	15	94,937	0.00	36.34	15	69,631	1.19	(7.64)	15	69,631	1.19	(7.64)	15	69,631	1.19	(7.64)
25- 30	28	59,578	64.71	13.42	17	52,529	21.43	4.05	14	51,912	7.69	(39.55)	14	51,912	7.69	(39.55)	14	51,912	7.69	(39.55)
31- 36	19	113,354	72.73	36.37	11	83,120	(21.43)	(9.96)	14	79,883	60.00	(16.91)	14	79,883	60.00	(16.91)	14	79,883	60.00	(16.91)
37- 42	19	117,859	(5.00)	38.34	20	85,195	54.55	2.67	24	94,615	(42.11)	4.22	24	94,615	(42.11)	4.22	24	94,615	(42.11)	4.22
43- 48	17	287,015	0.00	168.55	17	106,875	89.857	(67.95)	11	104,091	10.53	23.87	11	104,091	10.53	23.87	11	104,091	10.53	23.87
49- 60	22	94,434	(4.35)	5.09	23	89,857	9.52	(7.43)	21	280,334	(12.50)	(46.46)	21	280,334	(12.50)	(46.46)	21	280,334	(12.50)	(46.46)
61- 71	14	171,786	16.67	37.87	12	124,599	71.43	10.26	7	113,000	60.91	14.29	7	113,000	60.91	14.29	7	113,000	60.91	14.29
72- 82	9	180,332	12.50	267.30	8	49,097	0.00	(26.63)	8	125,610	3	251.91	8	125,610	3	251.91	8	125,610	3	251.91
83- 93	5	145,555	(28.57)	90.45	7	76,429	133.33	(94.47)	3	104,167	0.00	0.00	3	104,167	0.00	0.00	3	104,167	0.00	0.00
94-104	6	79,167	200.00	417.38	2	15,302	0.00	56.25	1	40,000	0.00	0.00	1	40,000	0.00	0.00	1	40,000	0.00	0.00
105-115	0	0	0.00	0.00	1	62,498	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
116-126	0	0	0.00	0.00	2	33,750	0.00	0.00	1	50,000	0.00	0.00	1	50,000	0.00	0.00	1	50,000	0.00	0.00
127-137	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
215-225	1	1,000,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
TOTAL	247	93,323	24.75	44.63	198	64,524	9.39	(28.35)	181	90,048	5.85	5.37	181	90,048	5.85	5.37	181	90,048	5.85	5.37

**Severity 5,6,7,8**

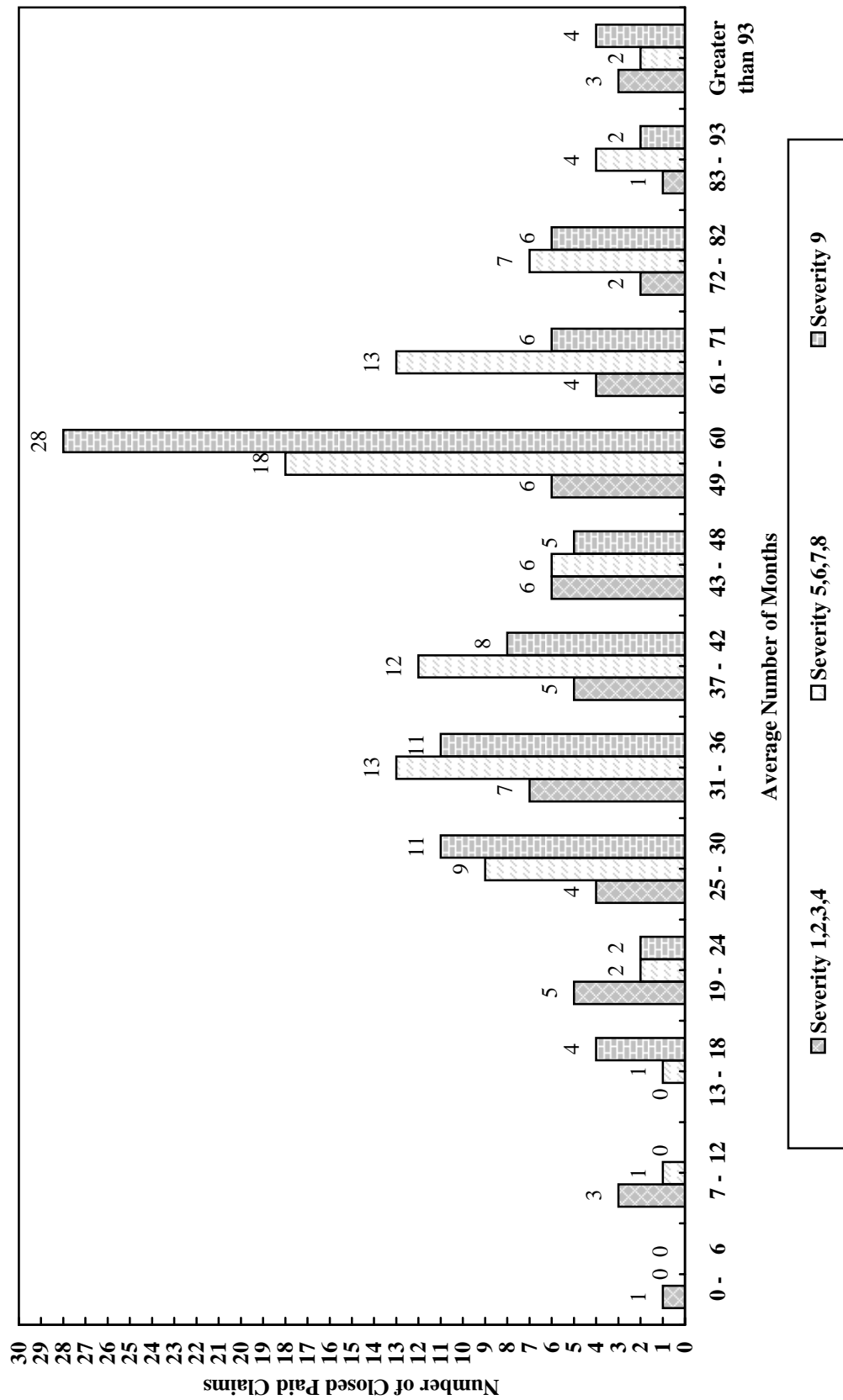
Lapsed Mths From Incident to Disposition	2007				2006				2006-2005				2005				2005-2004			
	Number of Paid Claims	Average Indemnity Per Claim	Change of Ave Indemnity	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Change of Ave Indemnity	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Change of Ave Indemnity	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Change of Ave Indemnity	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Change of Ave Indemnity	Percent Change of Ave Indemnity
0- 6	0	0	0.00	0.00	1	7,500	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
7- 12	6	160,417	100.00	104.79	3	78,333	82.49	(33.33)	2	62,500	25.33	(21.71)	2	62,500	25.33	(21.71)	2	62,500	25.33	(21.71)
13- 18	8	62,174	100.00	(82.49)	4	355,000	(59.11)	(33.33)	6	681,250	(47.89)	146.08	6	681,250	(47.89)	146.08	6	681,250	(47.89)	146.08
19- 24	12	113,333	50.00	(59.11)	8	277,188	(13.19)	(20.00)	10	205,328	35.00	(45.14)	10	205,328	35.00	(45.14)	10	205,328	35.00	(45.14)
25- 30	21	426,137	162.50	(13.19)	8	490,864	177.11	(55.56)	18	563,262	(12.85)	76.78	18	563,262	(12.85)	76.78	18	563,262	(12.85)	76.78
31- 36	25	645,953	150.00	177.11	10	233,100	116.67	(16.67)	12	409,488	(43.08)	29.54	12	409,488	(43.08)	29.54	12	409,488	(43.08)	29.54
37- 42	26	354,172	116.67	67.23	12	211,792	(36.84)	(22.22)	19	292,209	46.14	(23.78)	19	292,209	46.14	(23.78)	19	292,209	46.14	(23.78)
43- 48	22	258,353	57.14	(45.14)	14	470,893	(22.22)	(26.98)	18	322,230	50.46	(29.36)	18	322,230	50.46	(29.36)	18	322,230	50.46	(29.36)
49- 60	30	253,575	(26.83)	(25.68)	41	341,199	38.98	17.14	35	467,266	(16.67)	25.28	35	467,266	(16.67)	25.28	35	467,266	(16.67)	25.28
61- 71	27	277,652	35.00	(38.98)	20	455,041	(19.45)	(27.78)	24	302,442	85.71	36.77	24	302,442	85.71	36.77	24	302,442	85.71	36.77
72- 82	12	212,917	(7.69)	(19.45)	13	264,313	(7.50)	(40.00)	18	311,988	92.31	11.73	18	311,988	92.31	11.73	18	311,988	92.31	11.73
83- 93	10	184,138	(23.08)	(33.33)	3	385,000	(60.87)	(40.00)	7	345,000	0.00	(35.46)	7	345,000	0.00	(35.46)	7	345,000	0.00	(35.46)
94-104	4	255,000	33.33	(7.50)	3	191,667	(25.00)	0.00	5	200,200	(38.38)	109.40	5	200,200	(38.38)	109.40	5	200,200	(38.38)	109.40
105-115	1	75,000	(66.67)	(60.87)	3	429,688	215.79	33.33	3	697,333	0.00	132.44	3	697,333	0.00	132.44	3	697,333	0.00	132.44
116-126	3	433,333	(25.00)	0.85	4	225,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
127-137	0	600,000	0.00	0.00	1	190,000	0.00	0.00	1	2,000,000	(88.75)	300.00	1	2,000,000	(88.75)	300.00	1	2,000,000	(88.75)	300.00
138-148	0	0	0.00	0.00	0	0	0.00	0.00	2	1,162,656	0.00	0.00	2	1,162,656	0.00	0.00	2	1,162,656	0.00	0.00
149-159	1	709,173	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
182-192	0	0	0.00	0.00	2	450,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
203-214	0	0	0.00	0.00	1	200,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
215-225	1	625,000	0.00	0.00	0	0	0.00	0.00	7	308,929	133.33	(6.86)	7	308,929	133.33	(6.86)	7	308,929	133.33	(6.86)
TOTAL	210	317,330	29.63	(3.64)	162	329,319	(14.74)	(16.22)	190	393,066	(5.00)	4.80	190	393,066	(5.00)	4.80	190	393,066	(5.00)	4.80

Missouri Department of Insurance, Financial Institutions and Professional Registration  
Bodily Injury Claim Indemnity Comparisons  
All Medical Care Providers

Severity 9

Lapsed Mths From Incident to Disposition	2007			2007-2006			2006			2006-2005			2005			2005-2004		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim
0- 6	0	0	0.00	0.00	0	0	0.00	0.00	2	27,960	100.00	100.00	2	27,960	100.00	100.00	2	27,960
7- 12	4	305,000	(20.00)	(17.34)	5	369,000	0.00	0.00	2	475,000	100.00	100.00	2	475,000	100.00	100.00	2	475,000
13- 18	10	174,848	25.00	(55.00)	8	388,563	0.00	0.00	4	400,000	100.00	100.00	4	400,000	100.00	100.00	4	400,000
19- 24	10	122,500	(28.57)	(77.99)	14	556,643	0.00	0.00	3	445,833	100.00	100.00	3	445,833	100.00	100.00	3	445,833
25- 30	32	178,108	220.00	(43.01)	10	312,500	0.00	0.00	8	398,750	100.00	100.00	8	398,750	100.00	100.00	8	398,750
31- 36	28	186,875	64.71	(35.82)	17	291,176	0.00	0.00	17	213,249	100.00	100.00	17	213,249	100.00	100.00	17	213,249
37- 42	21	209,524	31.25	(3.67)	16	217,500	0.00	0.00	15	302,412	100.00	100.00	15	302,412	100.00	100.00	15	302,412
43- 48	20	180,080	81.82	(41.52)	11	307,955	0.00	0.00	16	236,673	100.00	100.00	16	236,673	100.00	100.00	16	236,673
49- 60	46	225,598	58.62	(10.67)	29	252,557	0.00	0.00	32	258,229	100.00	100.00	32	258,229	100.00	100.00	32	258,229
61- 71	17	166,176	(10.53)	2.77	19	161,699	0.00	0.00	13	249,018	100.00	100.00	13	249,018	100.00	100.00	13	249,018
72- 82	9	129,574	12.50	(47.51)	8	246,875	0.00	0.00	11	113,273	100.00	100.00	11	113,273	100.00	100.00	11	113,273
83- 93	3	90,833	(25.00)	52.98	4	59,375	0.00	0.00	3	254,167	100.00	100.00	3	254,167	100.00	100.00	3	254,167
94-104	9	137,222	800.00	(69.51)	1	450,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0
105-115	2	168,750	100.00	382.14	1	35,000	0.00	0.00	2	662,500	100.00	100.00	2	662,500	100.00	100.00	2	662,500
116-126	0	0	0.00	0.00	0	0	0.00	0.00	1	125,000	100.00	100.00	1	125,000	100.00	100.00	1	125,000
138-148	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0
160-170	1	200,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0
171-181	1	200,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0
203-214	0	0	0.00	0.00	1	50,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0
TOTAL	213	186,576	47.92	(34.20)	144	283,562	11.63	7.46	129	263,881	(24.12)	(1.65)	129	263,881	(24.12)	(1.65)	129	263,881

# **Lapsed Months From Incident to Disposition** **2007 Closed Paid Claims - Physicians & Surgeons**





Missouri Department of Insurance, Financial Institutions and Professional Registration  
Bodily Injury Claim Indemnity Comparisons  
Physicians and Surgeons

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2007			2007/2006			2006			2006/2005			2005			2005/2004		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim
0- 6	1	5,000	0.00	(90.00)	1	50,000	(75.00)	197.32	4	16,817	300.00	1491.00						
7-12	3	13,722	50.00	174.43	2	5,000	0.00	(89.19)	2	46,250	0.00	0.00						
13-18	0	0	0.00	0.00	3	18,935	50.00	(62.33)	2	50,265	0.00	17.58						
19-24	5	112,488	400.00	3113.90	1	3,500	(80.00)	(97.60)	5	146,100	(28.57)	72.35						
25-30	4	67,500	100.00	18.42	2	57,000	(33.33)	(49.71)	3	113,333	(40.00)	43.46						
31-36	7	146,450	600.00	(63.84)	1	405,000	(80.00)	289.95	5	103,860	25.00	397.53						
37-42	5	204,100	(16.67)	81.44	6	112,487	(14.29)	(11.53)	7	127,143	0.00	(24.74)						
43-48	6	417,333	50.00	96.39	4	212,500	0.00	(1.85)	4	216,500	(60.00)	27.26						
49-60	6	93,750	50.00	(48.81)	4	183,125	(42.86)	17.75	7	155,514	16.67	(45.85)						
61-71	4	83,000	(20.00)	0.54	5	82,558	66.67	(63.03)	3	223,333	50.00	(5.96)						
72-82	2	587,500	(33.33)	634.38	3	80,000	0.00	(65.25)	3	230,229	(40.00)	154.12						
83-93	1	100,000	(75.00)	(19.60)	4	124,375	300.00	42.14	1	87,500	(50.00)	34.62						
94-104	3	91,667	50.00	499.07	2	15,302	0.00	(96.29)	2	412,500	0.00	0.00						
116-126	0	0	0.00	0.00	1	62,500	0.00	0.00	0	0	0.00	0.00						
127-137	0	0	0.00	0.00	0	0	0.00	0.00	1	50,000	0.00	0.00						
TOTAL	47	167,505	20.51	57.79	39	106,157	(20.41)	(25.88)	49	143,222	(3.92)	7.05						

Severity 5,6,7,8

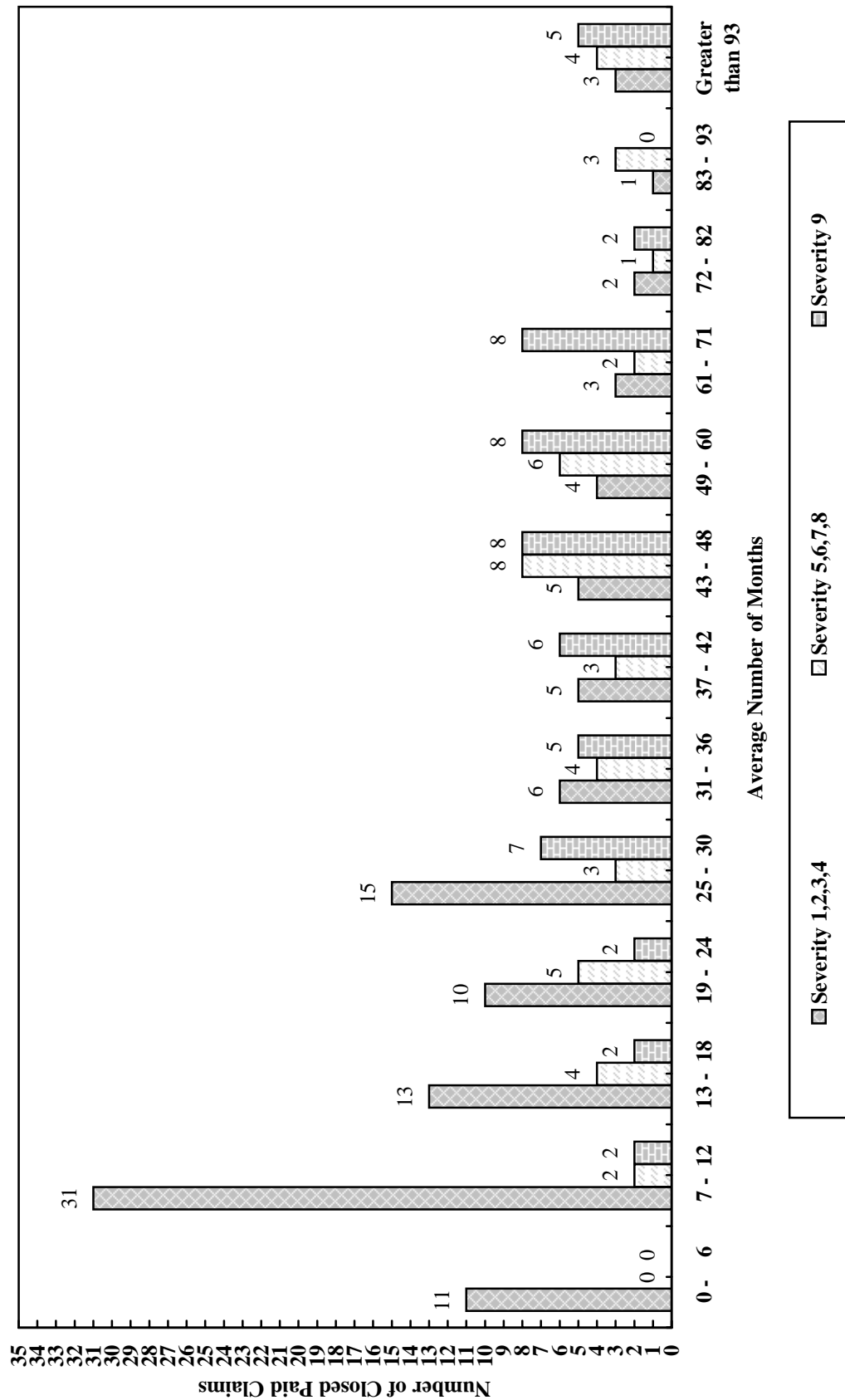
Lapsed Mths From Incident to Disposition	2007			2007/2006			2006			2006/2005			2005			2005/2004		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim
7-12	1	65,000	0.00	(56.67)	1	150,000	0.00	66.67	1	90,000	0.00	0.00						
13-18	1	125,000	(50.00)	(75.49)	2	510,000	0.00	(0.97)	2	515,000	0.00	43.06						
19-24	2	127,500	(33.33)	(63.57)	3	350,000	200.00	(69.57)	1	1,150,000	(75.00)	161.28						
25-30	9	296,563	350.00	24.87	2	237,500	(80.00)	(46.78)	10	446,262	(16.67)	24.63						
31-36	13	614,231	225.00	133.99	4	262,500	(20.00)	(41.67)	5	450,000	(16.67)	18.94						
37-42	12	223,623	140.00	(22.08)	5	287,000	(50.00)	(21.84)	10	367,197	0.00	(14.08)						
43-48	6	455,833	50.00	10.84	4	411,250	(55.56)	14.36	9	359,600	0.00	3.32						
49-60	18	272,001	(21.74)	(14.32)	23	317,462	21.05	(46.93)	19	598,207	(20.83)	63.85						
72-82	13	311,277	62.50	(37.63)	8	499,063	(20.00)	158.07	10	193,382	25.00	(21.98)						
72-82	7	186,429	(12.50)	(43.64)	8	330,808	0.00	0.65	8	328,688	14.29	11.33						
83-93	4	292,500	(33.33)	145.17	6	119,306	50.00	(28.24)	4	166,250	0.00	(52.94)						
94-104	0	0	0.00	0.00	2	575,000	(50.00)	139.33	4	240,250	(33.33)	(51.33)						
105-115	0	0	0.00	0.00	1	500,000	0.00	(33.33)	1	750,000	0.00	3324.00						
116-126	1	1,000,000	(50.00)	900.00	2	100,000	0.00	(79.84)	2	496,000	100.00	65.33						
138-148	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00						
149-159	1	709,173	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00						
182-192	0	0	0.00	0.00	1	700,000	0.00	0.00	0	0	0.00	0.00						
203-214	0	0	0.00	0.00	1	200,000	0.00	0.00	0	0	0.00	0.00						
215-225	0	0	0.00	0.00	0	0	0.00	0.00	4	471,875	33.33	42.27						
TOTAL	88	336,867	20.55	1.49	73	331,937	(18.89)	(19.42)	90	411,953	(8.16)	13.86						

Missouri Department of Insurance, Financial Institutions and Professional Registration  
Bodily Injury Claim Indemnity Comparisons  
Physicians and Surgeons

Severity 9

Lapsed Mths From Incident to Disposition	2007			2007-2006			2006			2006-2005			2005			2005-2004		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid
0- 6	0	0	0.00	0.00	0	0	0.00	0	0	0.00	0.00	1	50,000	0.00	0.00	0	0	0.00
7- 12	0	0	0.00	0.00	2	600,000	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00
13- 18	4	150,000	0.00	(81.68)	2	818,750	0.00	72.37	2	0.00	0.00	2	475,000	0.00	131.71	0	0	0.00
19- 24	2	52,500	(33.33)	(83.59)	3	320,000	0.00	0.00	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00
25- 30	11	164,277	1000.00	(49.45)	1	325,000	(66.67)	(13.33)	3	(66.67)	(13.33)	3	375,000	0.00	0.22	0	0	0.00
31- 36	11	256,318	120.00	(4.32)	5	267,900	(28.57)	70.48	7	(28.57)	70.48	7	157,143	(22.22)	(59.30)	0	0	0.00
37- 42	8	207,500	60.00	83.63	5	113,000	(28.57)	(70.41)	7	(28.57)	(70.41)	7	381,929	(30.00)	22.41	0	0	0.00
43- 48	5	148,167	0.00	(40.13)	5	247,500	(37.50)	53.60	8	(44.44)	53.60	8	161,136	(52.94)	(45.16)	0	0	0.00
49- 60	28	214,928	180.00	(28.58)	10	300,915	(44.44)	9.96	18	(44.44)	9.96	18	273,652	5.88	7.00	0	0	0.00
61- 71	6	180,708	20.00	(38.38)	5	293,256	0.00	(35.12)	5	0.00	(35.12)	5	452,000	(50.00)	117.05	0	0	0.00
72- 82	6	120,417	(14.29)	(55.64)	7	271,429	16.67	103.95	6	16.67	103.95	6	133,083	(50.00)	(67.38)	0	0	0.00
83- 93	2	80,000	100.00	60.00	1	50,000	(50.00)	(83.67)	2	(50.00)	(83.67)	2	306,250	20.00	0.00	0	0	0.00
94-104	2	100,000	100.00	(77.78)	1	450,000	0.00	0.00	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00
105-115	2	168,750	0.00	0.00	0	0	0.00	0.00	2	0.00	0.00	2	662,500	100.00	155.30	0	0	0.00
116-126	0	0	0.00	0.00	0	0	0.00	0.00	1	0.00	0.00	1	125,000	0.00	0.00	0	0	0.00
138-148	0	0	0.00	0.00	0	0	0.00	0.00	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00
TOTAL	87	186,835	85.11	(37.90)	47	300,850	(24.19)	8.23	62	(24.19)	8.23	62	277,973	(22.50)	(4.50)	0	0	0.00

# Lapsed Months From Incident to Disposition 2007 Closed Paid Claims - Hospitals



**Missouri Department of Insurance, Financial Institutions and Professional Registration**  
**Bodily Injury Claim Indemnity Comparisons**  
**Hospitals**

**Severity 1,2,3,4**

Lapsed Mths From Incident to Disposition	2007				2006				2005				2004-2004			
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	11	19,111	(26.67)	97.68	15	9,668	50.00	91.44	10	5,050	66.67	98.89	10	5,050	66.67	98.89
7- 12	31	29,082	82.35	124.25	17	12,969	41.67	24.98	12	10,377	0.00	(43.41)	12	10,377	0.00	(43.41)
13- 18	13	40,242	85.71	(64.69)	7	113,962	(22.22)	340.40	9	25,877	50.00	41.02	9	25,877	50.00	41.02
19- 24	10	66,210	150.00	253.12	4	18,750	(33.33)	(45.90)	6	34,660	100.00	(43.95)	6	34,660	100.00	(43.95)
25- 30	15	48,413	87.50	73.29	8	27,938	14.29	164.54	7	39,786	40.00	75.99	7	39,786	40.00	75.99
31- 36	6	115,412	100.00	87.16	3	61,667	(40.00)	103.52	5	23,311	(16.67)	82.22	5	23,311	(16.67)	82.22
37- 42	5	117,013	25.00	3.44	4	113,125	(33.33)	537.82	6	55,583	50.00	107.79	6	55,583	50.00	107.79
43- 48	5	344,000	(16.67)	314.87	6	82,917	100.00	537.82	3	13,000	(25.00)	(64.01)	3	13,000	(25.00)	(64.01)
49- 60	4	20,775	(33.33)	(76.32)	6	87,750	20.00	602.50	5	915,000	25.00	200.62	5	915,000	25.00	200.62
61- 71	3	136,000	(25.00)	(22.56)	4	175,625	300.00	602.50	1	25,000	(66.67)	(93.15)	1	25,000	(66.67)	(93.15)
72- 82	2	82,500	(50.00)	131.58	4	35,625	100.00	(57.89)	2	84,594	100.00	196.82	2	84,594	100.00	196.82
83- 93	1	15,000	(50.00)	9.09	2	13,750	100.00	(81.67)	1	75,000	0.00	0.00	1	75,000	0.00	0.00
94-104	2	92,500	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
105-115	0	0	0.00	0.00	1	62,498	0.00	56.25	1	40,000	0.00	0.00	1	40,000	0.00	0.00
116-126	0	0	0.00	0.00	1	5,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
215-225	1	1,000,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
TOTAL	109	72,265	32.93	45.84	82	49,551	20.59	(46.24)	68	92,171	21.43	35.01	68	92,171	21.43	35.01

**Severity 5,6,7,8**

Lapsed Mths From Incident to Disposition	2007				2006				2005				2004-2004			
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	0	0	0.00	0.00	1	7,500	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
7- 12	2	87,500	100.00	25.00	1	70,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
13- 18	4	69,195	0.00	0.00	0	0	0.00	0.00	3	969,167	0.00	786.47	3	969,167	0.00	786.47
19- 24	5	143,500	25.00	37.49	4	104,375	(20.00)	(29.36)	5	147,750	400.00	(68.89)	5	147,750	400.00	(68.89)
25- 30	3	1,424,938	0.00	694.74	3	179,297	0.00	20.33	3	149,000	(25.00)	(25.59)	3	149,000	(25.00)	(25.59)
31- 36	4	1,265,960	(20.00)	397.43	5	254,500	400.00	239.33	1	75,000	(50.00)	(70.85)	1	75,000	(50.00)	(70.85)
37- 42	3	1,386,667	50.00	516.30	2	225,000	(50.00)	51.26	4	148,750	(55.56)	(65.78)	4	148,750	(55.56)	(65.78)
43- 48	8	175,471	166.67	(83.50)	3	1,063,333	(40.00)	124.87	6	326,250	(37.50)	(39.74)	6	326,250	(37.50)	(39.74)
49- 60	6	125,681	100.00	(11.28)	3	141,667	(40.00)	124.87	5	63,000	(50.00)	(67.00)	5	63,000	(50.00)	(67.00)
61- 71	2	178,500	(77.78)	(48.63)	9	347,500	28.57	(39.88)	7	578,005	(37.50)	272.91	7	578,005	(37.50)	272.91
72- 82	1	10,000	(66.67)	(95.49)	3	221,533	(40.00)	(30.62)	5	319,286	400.00	219.29	5	319,286	400.00	219.29
83- 93	3	87,126	(25.00)	(76.08)	4	364,274	100.00	(51.43)	2	750,000	0.00	0.00	2	750,000	0.00	0.00
94-104	3	323,333	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
105-115	0	0	0.00	0.00	1	25,000	(50.00)	33.33	2	18,750	0.00	0.00	2	18,750	0.00	0.00
116-126	0	0	0.00	0.00	1	1,250,000	0.00	13.64	1	1,100,000	0.00	0.00	1	1,100,000	0.00	0.00
127-137	1	600,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
149-159	0	0	0.00	0.00	0	0	0.00	0.00	1	625,000	0.00	0.00	1	625,000	0.00	0.00
182-192	0	0	0.00	0.00	1	200,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
215-225	0	0	0.00	0.00	0	0	0.00	0.00	2	125,000	0.00	0.00	2	125,000	0.00	0.00
TOTAL	45	422,759	9.76	32.37	41	319,380	(12.77)	(7.29)	47	344,483	9.30	23.43	47	344,483	9.30	23.43

Missouri Department of Insurance, Financial Institutions and Professional Registration  
 Bodily Injury Claim Indemnity Comparisons  
 Hospitals

Severity 9

Lapsed Mths From Incident to Disposition	2007			2007-2006			2006			2006-2005			2005			2005-2004		
	Number of Paid Claims	Average Indemnity Per Claim	Change of Percent Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Change of Percent Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Change of Percent Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Change of Percent Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Change of Percent Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Change of Percent Claims Paid
0- 6	0	0	0.00	0	0.00	0.00	0	0	0.00	0	0.00	0.00	1	5,919	0.00	0	0.00	(98.31)
7- 12	2	175,000	0.00	0	0.00	0.00	0	0	0.00	0	0.00	0.00	0	0	0.00	0	0.00	0.00
13- 18	2	255,739	0.00	0	0.00	0.00	0	0	0.00	0	0.00	0.00	1	350,000	0.00	0	0.00	0.00
19- 24	2	257,500	(50.00)	4	608,250	(57.67)	4	608,250	0.00	0	0.00	90.82	2	318,750	0.00	2	318,750	(60.40)
25- 30	7	72,402	16.67	6	166,667	(56.56)	6	166,667	100.00	100.00	100.00	(60.78)	3	425,000	0.00	3	425,000	70.00
31- 36	5	172,600	25.00	4	141,250	22.19	4	141,250	(42.86)	(42.86)	(42.86)	(39.53)	7	233,571	133.33	7	233,571	(24.04)
37- 42	6	167,633	(14.29)	7	141,429	18.53	7	141,429	133.33	133.33	133.33	(36.91)	3	224,167	(62.50)	3	224,167	8.59
43- 48	8	195,521	0.00	0	0.00	0.00	0	0	0.00	0.00	0.00	0.00	3	470,000	(62.50)	3	470,000	126.85
49- 60	8	311,354	(11.11)	9	78,333	297.47	9	78,333	80.00	80.00	80.00	(63.22)	5	213,000	(16.67)	5	213,000	75.15
61- 71	8	139,469	14.29	7	153,929	(9.39)	7	153,929	40.00	40.00	40.00	40.83	5	109,300	400.00	5	109,300	(51.42)
72- 82	2	138,500	0.00	0	0.00	0.00	0	0	0.00	0.00	0.00	0.00	2	92,500	0.00	2	92,500	0.00
83- 93	0	0	0.00	1	100,000	0.00	1	100,000	0.00	0.00	0.00	0.00	0	0	0.00	0	0.00	0.00
94-104	5	180,000	0.00	0	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0	0	0.00	0	0.00	0.00
105-115	0	0	0.00	1	35,000	0.00	1	35,000	0.00	0.00	0.00	0.00	0	0	0.00	0	0.00	0.00
138-148	0	0	0.00	0	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0	0	0.00	0	0.00	0.00
TOTAL	55	183,634	41.03	39	177,064	3.71	39	177,064	21.88	21.88	21.88	(27.19)	32	243,201	(8.57)	32	243,201	1.08



## **Section IV**

### **Indemnity Analysis by Company**

Section IV contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and the total non-economic damage paid by each company and self-insured hospital reporting closed claim data.

The past three years are recorded separately, and the companies are listed in descending order by the number of paid claims.





**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**COMPANY INDEMNITY ANALYSIS**

**2007**

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MISSOURI PROFESSIONALS MUTUAL	206	282	86	19,543,119	11,918,310	7,624,809
MISSOURI HOSPITAL PLAN	167	233	73	9,398,080	5,638,847	3,759,233
MEDICAL ASSURANCE COMPANY INC THE	120	205	29	6,361,366	3,562,424	2,798,942
INTERMED INSURANCE COMPANY	21	175	32	5,251,500	3,380,687	1,870,813
MEDICAL PROTECTIVE COMPANY	64	134	40	5,260,169	1,121,966	4,138,203
WASHINGTON UNIVERSITY IN ST LOUIS SCHOOL OF MEDICINE	40	132	30	5,437,167	2,643,766	2,793,401
SSM HEALTH CARE SYSTEM	43	102	29	7,937,033	4,986,892	2,950,141
HEALTH CARE INDEMNITY INC	30	89	52	11,873,693	10,348,296	1,525,397
CURATORS OF THE UNIVERSITY OF MISSOURI	18	56	10	2,005,000	770,000	1,235,000
TRUMAN MEDICAL CENTER	39	54	23	5,773,717	3,232,000	2,541,717
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	43	53	10	1,487,500	834,686	652,814
DOCTORS COMPANY AN INTERINS EXCHANGE	20	51	13	4,178,946	3,066,180	1,112,766
MEDICAL LIABILITY ALLIANCE	22	47	12	4,013,256	2,407,953	1,605,303
CHICAGO INSURANCE COMPANY	4	37	17	3,470,553	962,000	2,508,553
LESTER E COX MEDICAL CENTER'S SELF FUNDED TRUST	28	32	18	6,204,950	4,881,673	1,323,277
HEARTLAND HEALTH	24	31	13	2,389,131	1,433,479	955,652
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	12	29	9	659,700	313,438	346,262
HUDSON SPECIALTY INSURANCE COMPANY	11	26	6	2,181,601	735,000	1,446,601
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	3	24	4	674,165	344,165	330,000
PHARMACISTS MUTUAL INSURANCE COMPANY	15	23	18	636,777	169,661	467,116
MID CENTURY INSURANCE COMPANY	0	21	5	840,000	390,000	450,000
EVEREST INDEMNITY INSURANCE COMPANY	16	20	3	975,000	358,000	617,000
COLUMBIA CASUALTY COMPANY	7	19	10	1,472,500	294,500	1,178,000
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	3	19	1	35,000	0	35,000
ST PAUL FIRE & MARINE INSURANCE COMPANY	2	19	6	1,237,500	565,000	672,500
CONTINENTAL CASUALTY COMPANY	13	17	5	916,940	465,940	451,000
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	11	16	2	660,000	577,817	82,183
PREFERRED PROFESSIONAL INSURANCE COMPANY	5	16	6	2,532,500	581,250	1,951,250
ST LUKES HOSPITAL - KANSAS CITY	11	16	4	507,000	146,000	361,000
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	15	15	2	192,500	157,046	35,454
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	9	14	4	1,062,500	205,000	857,500
FIRST INITIATIVES INSURANCE LTD	4	13	2	38,500	19,250	19,250
NCMIC INSURANCE COMPANY	5	13	7	946,750	473,375	473,375
CINCINNATI INSURANCE COMPANY THE	5	12	6	892,060	64,874	827,186
HOSPITAL CORPORATION OF AMERICA	0	10	3	553,000	254,200	298,800
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYL	1	10	7	635,000	232,000	403,000
LEXINGTON INSURANCE COMPANY	15	9	4	539,500	5,000	534,500
MISSOURI MEDICAL MALPRACTICE JOINT UNDERWRITING ASSOCIATION	14	8	4	712,500	117,349	595,151
ST LUKES HEALTH SYSTEM RISK RETENTION GROUF	7	8	3	713,500	0	713,500
ASCENSION HEALTH	3	7	6	382,372	212,372	170,000
TRUCK INSURANCE EXCHANGE	1	7	0	0	0	0
PREFERRED PHYSICIANS MEDICAL RRG INC	8	6	3	193,476	9,466	184,010
ARCH SPECIALTY INSURANCE COMPANY	1	5	5	72,915	72,915	0
FORTRESS INSURANCE COMPANY	1	5	0	0	0	0
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMPANY	8	5	5	380,000	62,573	317,427
NATIONAL GUARDIAN RISK RETENTION GROUP INC	0	5	5	1,440,000	0	1,440,000
NORTH KANSAS CITY HOSPITAL	4	5	5	490,000	184,000	306,000
OMS NATIONAL INSURANCE COMPANY RRG	5	5	1	1,075,000	714,000	361,000
RECIPROCAL OF AMERICA	0	5	3	168,879	101,327	67,552
TIG INSURANCE COMPANY	0	4	2	400,000	249,882	150,118
TRAVELERS INDEMNITY COMPANY	0	4	4	600,000	94,877	505,123
ACE AMERICAN INSURANCE COMPANY	1	3	2	723,000	210,000	513,000
DARWIN NATIONAL ASSURANCE COMPANY	0	3	0	0	0	0
EMERGENCY PHYSICIANS INSURANCE CO RRG	3	3	0	0	0	0
HCA SIR	8	3	2	127,500	82,500	45,000
ISMIE MUTUAL INSURANCE COMPANY	2	3	0	0	0	0
NEW LIBERTY HOSPITAL DISTRICT	3	3	3	59,000	0	59,000
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0	2	1	85,000	36,000	49,000
APPLIED MEDICO-LEGAL SOLUTIONS RRG INC	0	2	1	84,000	49,000	35,000
CLARENDON AMERICA INSURANCE COMPANY	0	2	1	37,774	0	37,774
CONTINENTAL INSURANCE COMPANY THE	0	2	0	0	0	0
GALEN INSURANCE COMPANY	3	2	0	0	0	0
ILLINOIS UNION INSURANCE COMPANY	0	2	0	0	0	0

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**COMPANY INDEMNITY ANALYSIS**

**2007**

<b>Company Name</b>	<b>Number Reported To Insurer</b>	<b>Number of Closed Reports</b>	<b>Number Of Paid Claims</b>	<b>Indemnity Total Amount</b>	<b>Economic Damages Amount</b>	<b>Non-Economic Damages Amount</b>
MISSOURI PROFESSIONAL LIABILITY INSASSC	0	2	1	1,000,000	600,000	400,000
PACO ASSURANCE COMPANY INC	0	2	0	0	0	0
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	5	2	0	0	0	0
SISTERS OF MERCY HEALTH SYSTEM	30	2	1	15,000	0	15,000
STEADFAST INSURANCE COMPANY	0	2	2	330,000	65,000	265,000
ZURICH AMERICAN INSURANCE COMPANY	0	2	1	75,000	0	75,000
CAPITOL SPECIALTY INSURANCE CORPORATION	0	1	0	0	0	0
CORNERSTONE HEALTHCARE INC	2	1	1	60,000	60,000	0
DIAPASON CASUALTY RISK RETENTION GROUP, INC.	0	1	1	64,984	0	64,984
EVANSTON INSURANCE COMPANY	3	1	1	700,000	350,000	350,000
FIREMANS FUND INSURANCE COMPANY	0	1	1	17,000	0	17,000
GENERAL STAR INDEMNITY COMPANY	0	1	1	95,000	0	95,000
INTERSTATE FIRE & CASUALTY COMPANY	0	1	0	0	0	0
IRONSHORE SPECIALITY INSURANCE COMPANY	0	1	1	500,000	500,000	0
MISSOURI PHYSICIANS ASSOCIATES	0	1	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMPANY	0	1	0	0	0	0
RED MOUNTAIN CASUALTY INSURANCE COMPANY INC	2	1	1	40,150	40,150	0
TRANSPORTATION INSURANCE COMPANY	0	1	1	15,000	0	15,000
AMERICAN INSURANCE COMPANY THE	1	0	0	0	0	0
EMERGENCY MEDICINE RISK RETENTION GROUP INC	1	0	0	0	0	0
ESSEX INSURANCE COMPANY	2	0	0	0	0	0
EVEREST NATIONAL INSURANCE COMPANY	1	0	0	0	0	0
GRANITE STATE INSURANCE COMPANY	1	0	0	0	0	0
HEALTHCARE MANAGEMENT ASSOCIATES LLC	1	0	0	0	0	0
LLOYDS SYNDICATE #2003	1	0	0	0	0	0
MEDICUS INSURANCE COMPANY	1	0	0	0	0	0
OCEANUS INSURANCE COMPANY RRG	6	0	0	0	0	0
<b>TOTAL</b>	<b>1,181</b>	<b>2,207</b>	<b>670</b>	<b>129,430,723</b>	<b>71,352,086</b>	<b>58,078,637</b>

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**COMPANY INDEMNITY ANALYSIS**

**2006**

<b>Company Name</b>	<b>Number Reported To Insurer</b>	<b>Number of Closed Reports</b>	<b>Number Of Paid Claims</b>	<b>Indemnity Total Amount</b>	<b>Economic Damages Amount</b>	<b>Non-Economic Damages Amount</b>
MISSOURI PROFESSIONALS MUTUAL	212	377	50	12,180,789	6,783,699	5,397,090
INTERMED INSURANCE COMPANY	39	219	32	9,105,750	7,392,194	1,713,556
MEDICAL PROTECTIVE COMPANY	101	197	42	9,288,912	4,699,993	4,588,919
MISSOURI HOSPITAL PLAN	128	184	61	6,589,784	3,953,870	2,635,914
MEDICAL ASSURANCE COMPANY INC THE	77	179	20	6,429,970	4,070,970	2,359,000
WASHINGTON UNIVERSITY IN ST LOUIS SCHOOL OF MEDICINE	41	123	18	5,935,571	3,136,265	2,799,306
EVEREST INDEMNITY INSURANCE COMPANY	65	115	1	205,000	0	205,000
HEALTH CARE INDEMNITY INC	46	97	30	4,394,881	2,184,981	2,209,900
DOCTORS COMPANY AN INTERINS EXCHANGE	28	71	15	7,831,755	5,422,681	2,409,074
TRUMAN MEDICAL CENTER	31	58	14	4,616,711	522,211	4,094,500
CURATORS OF THE UNIVERSITY OF MISSOURI	35	55	17	1,043,500	544,600	498,900
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	35	55	2	1,050,000	630,000	420,000
CHICAGO INSURANCE COMPANY	5	52	18	6,464,659	4,885,007	1,579,652
LESTER E COX MEDICAL CENTER'S SELF FUNDED TRUST	29	39	10	3,837,890	2,825,300	1,012,590
HEARTLAND HEALTH	30	33	15	471,548	282,928	188,620
MEDICAL LIABILITY ALLIANCE	20	30	5	777,500	466,500	311,000
RECIPROCAL OF AMERICA	0	29	10	890,000	534,000	356,000
TRUCK INSURANCE EXCHANGE	4	26	3	1,425,000	779,334	645,666
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	17	22	4	216,500	11,269	205,231
LEXINGTON INSURANCE COMPANY	8	21	5	1,335,322	175,700	1,159,622
SSM HEALTH CARE SYSTEM	44	21	9	1,233,400	155,580	1,077,820
NCMIC INSURANCE COMPANY	10	20	9	406,660	203,330	203,330
PHARMACISTS MUTUAL INSURANCE COMPANY	16	20	11	384,492	104,354	280,138
COLUMBIA CASUALTY COMPANY	10	19	6	815,000	378,715	436,285
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	8	15	5	1,095,000	536,554	558,446
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	8	12	0	0	0	0
ST LUKES HOSPITAL - KANSAS CITY	6	12	4	500,000	83,500	416,500
CINCINNATI INSURANCE COMPANY THE	4	11	6	1,074,963	8,500	1,066,463
FIRST INITIATIVES INSURANCE LTD	7	11	4	586,731	293,365	293,366
HUDSON SPECIALTY INSURANCE COMPANY	8	11	2	315,000	0	315,000
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	11	11	2	675,000	337,500	337,500
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	7	11	0	0	0	0
HOSPITAL CORPORATION OF AMERICA	1	10	7	2,122,500	401,700	1,720,800
MID CENTURY INSURANCE COMPANY	2	10	3	785,000	343,333	441,667
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYLVANI	2	10	7	1,105,000	50,000	1,055,000
OMS NATIONAL INSURANCE COMPANY RRG	5	9	1	20,000	5,000	15,000
OHIC INSURANCE COMPANY	0	8	5	648,750	22,000	626,750
CONTINENTAL CASUALTY COMPANY	14	7	1	450,000	225,000	225,000
PREFERRED PROFESSIONAL INSURANCE COMPANY	4	7	2	375,000	235,000	140,000
TIG INSURANCE COMPANY	0	7	2	29,500	25,000	4,500
MISSOURI MEDICAL MALPRACTICE JOINT UNDERWRITING ASSOCIATION	5	6	4	2,550,000	400,468	2,149,532
PREFERRED PHYSICIANS MEDICAL RRG INC	3	6	1	400,000	50,000	350,000
ST PAUL FIRE & MARINE INSURANCE COMPANY	31	6	4	284,179	199,179	85,000
ACE AMERICAN INSURANCE COMPANY	3	5	2	310,000	0	310,000
IRONSHORE SPECIALTY INSURANCE COMPANY	0	5	4	85,000	0	85,000
NEW LIBERTY HOSPITAL DISTRICT	1	5	1	29,600	29,600	0
NORTH KANSAS CITY HOSPITAL	2	5	4	2,275,000	653,000	1,622,000
PACO ASSURANCE COMPANY INC	3	5	2	96,000	13,981	82,019
COMMUNITY HEALTH SYSTEMS INC	4	4	1	20,000	5,000	15,000
EVANSTON INSURANCE COMPANY	3	4	2	207,071	94,571	112,500
FIREMANS FUND INSURANCE COMPANY	0	4	4	172,250	45,700	126,550
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	6	4	0	0	0	0
CATLIN INSURANCE COMPANY LTD	0	3	2	250,000	250,000	0
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1	3	1	950,000	475,000	475,000
AMERICAN HOME ASSURANCE COMPANY	0	2	0	0	0	0
CLARENDON NATIONAL INSURANCE COMPANY	0	2	0	0	0	0
COMMONWEALTH INSURANCE COMPANY	0	2	1	625,000	400,000	225,000
DARWIN NATIONAL ASSURANCE COMPANY	1	2	0	0	0	0
INTERSTATE INDEMNITY COMPANY	0	2	1	100,000	100,000	0
ISMIE MUTUAL INSURANCE COMPANY	1	2	0	0	0	0
MISSOURI PHYSICIANS ASSOCIATES	1	2	0	0	0	0
PHICO INSURANCE COMPANY	0	2	1	3,103	0	3,103
TRAVELERS INDEMNITY COMPANY	0	2	0	0	0	0

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**COMPANY INDEMNITY ANALYSIS**

**2006**

<b>Company Name</b>	<b>Number Reported To Insurer</b>	<b>Number of Closed Reports</b>	<b>Number Of Paid Claims</b>	<b>Indemnity Total Amount</b>	<b>Economic Damages Amount</b>	<b>Non-Economic Damages Amount</b>
AMERICAN INSURANCE COMPANY THE	0	1	1	1,333	1,333	0
APPLIED MEDICO-LEGAL SOLUTIONS RRG INC	0	1	0	0	0	0
ARCH SPECIALTY INSURANCE COMPANY	2	1	1	15,000	15,000	0
ASCENSION HEALTH	7	1	0	0	0	0
CAPITOL SPECIALTY INSURANCE CORPORATION	0	1	1	200,000	50,000	150,000
CHURCH MUTUAL INSURANCE COMPANY	1	1	0	0	0	0
CLARENDON AMERICA INSURANCE COMPANY	0	1	0	0	0	0
CORNERSTONE HEALTHCARE INC	1	1	1	1,800	0	1,800
DEPAUL HEALTH CENTER	0	1	1	200,000	50,000	150,000
EMERGENCY MEDICINE RISK RETENTION GROUP INC	0	1	0	0	0	0
EMERGENCY PHYSICIANS INSURANCE CO RRG	3	1	0	0	0	0
EXECUTIVE RISK INDEMNITY INC	0	1	0	0	0	0
FORTRESS INSURANCE COMPANY	5	1	0	0	0	0
FRONTIER INSURANCE COMPANY	1	1	0	0	0	0
GENERAL STAR INDEMNITY COMPANY	0	1	1	275,000	10,000	265,000
HEALTHCARE MANAGEMENT ASSOCIATES LLC	1	1	1	75,000	25,000	50,000
ILLINOIS UNION INSURANCE COMPANY	2	1	1	5,000	0	5,000
MISSOURI PROFESSIONAL LIABILITY INSASSC	0	1	0	0	0	0
PACIFIC INSURANCE COMPANY	0	1	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMPANY	0	1	1	600,000	100,000	500,000
RED MOUNTAIN CASUALTY INSURANCE COMPANY INC	0	1	1	150,000	100,000	50,000
SISTERS OF MERCY HEALTH SYSTEM	10	1	0	0	0	0
ZURICH AMERICAN INSURANCE COMPANY	0	1	1	364,882	7,000	357,882
AMERICAN ALTERNATIVE INSURANCE CORPORATION	2	0	0	0	0	0
DIAPASON CASUALTY RISK RETENTION GROUP, INC.	1	0	0	0	0	0
EVEREST NATIONAL INSURANCE COMPANY	1	0	0	0	0	0
GALEN INSURANCE COMPANY	2	0	0	0	0	0
GRANITE STATE INSURANCE COMPANY	1	0	0	0	0	0
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMPANY RRG	4	0	0	0	0	0
INTERSTATE FIRE & CASUALTY COMPANY	1	0	0	0	0	0
NATIONAL FIRE AND MARINE INSURANCE COMPANY	1	0	0	0	0	0
NATIONAL GUARDIAN RISK RETENTION GROUP INC	1	0	0	0	0	0
OCEANUS INSURANCE COMPANY RRG	1	0	0	0	0	0
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	6	0	0	0	0	0
<b>TOTAL</b>	<b>1,237</b>	<b>2,330</b>	<b>504</b>	<b>106,958,256</b>	<b>55,784,765</b>	<b>51,173,491</b>

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**

**COMPANY INDEMNITY ANALYSIS**

**2005**

<b>Company Name</b>	<b>Number Reported To Insurer</b>	<b>Number of Closed Reports</b>	<b>Number Of Paid Claims</b>	<b>Indemnity Total Amount</b>	<b>Economic Damages Amount</b>	<b>Non-Economic Damages Amount</b>
INTERMED INSURANCE COMPANY	163	261	53	14,656,456	10,462,879	4,193,577
MEDICAL PROTECTIVE COMPANY	182	202	46	7,861,674	5,295,343	2,566,331
MISSOURI HOSPITAL PLAN	255	185	61	8,365,077	5,305,962	3,059,115
MEDICAL ASSURANCE COMPANY INC THE	245	169	20	4,459,688	1,711,123	2,748,565
MISSOURI PROFESSIONALS MUTUAL	583	138	21	3,380,920	1,505,891	1,875,029
CHICAGO INSURANCE COMPANY	20	72	39	12,706,107	9,018,607	3,687,500
DOCTORS COMPANY AN INTERINS EXCHANGE	82	67	17	6,560,431	3,146,003	3,414,428
EVEREST INDEMNITY INSURANCE COMPANY	90	58	2	845,000	246,000	599,000
WASHINGTON UNIVERSITY IN ST LOUIS SCHOOL OF MEDICINE	170	48	11	8,528,850	6,047,691	2,481,159
CURATORS OF THE UNIVERSITY OF MISSOURI	81	47	7	5,853,011	3,700,000	2,153,011
HEALTH CARE INDEMNITY INC	126	40	16	1,348,469	878,419	470,050
PREFERRED PROFESSIONAL INSURANCE COMPANY	34	38	11	1,775,000	1,240,000	535,000
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	3	34	2	201,615	1,615	200,000
RECIPROCAL OF AMERICA	0	32	15	3,070,930	1,463,711	1,607,219
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	104	29	4	1,705,158	997,500	707,658
TRUCK INSURANCE EXCHANGE	26	26	2	352,000	0	352,000
LESTER E COX MEDICAL CENTER'S SELF FUNDED TRUST	63	25	11	5,448,293	3,769,133	1,679,160
TIG INSURANCE COMPANY	1	23	5	1,285,000	440,000	845,000
MID CENTURY INSURANCE COMPANY	9	23	8	3,195,000	1,871,000	1,324,000
COLUMBIA CASUALTY COMPANY	20	18	7	3,389,500	1,589,500	1,800,000
ST LUKES HOSPITAL - KANSAS CITY	23	18	3	4,173,607	3,510,500	663,107
HOSPITAL CORPORATION OF AMERICA	1	18	13	2,683,500	1,611,268	1,072,232
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	34	17	5	936,301	467,500	468,801
PHARMACISTS MUTUAL INSURANCE COMPANY	20	15	11	197,896	50,196	147,700
CONTINENTAL CASUALTY COMPANY	13	15	7	825,000	354,000	471,000
NCMIC INSURANCE COMPANY	19	14	6	361,256	180,628	180,628
HEARTLAND HEALTH	38	14	8	600,000	336,000	264,000
CINCINNATI INSURANCE COMPANY THE	12	12	9	2,048,613	94,104	1,954,509
LEXINGTON INSURANCE COMPANY	33	10	4	120,000	52,000	68,000
MEDICAL LIABILITY ALLIANCE	64	10	4	223,184	96,633	126,551
ST PAUL FIRE & MARINE INSURANCE COMPANY	7	10	5	709,500	286,850	422,650
FIRST INITIATIVES INSURANCE LTD	12	10	4	1,355,000	677,500	677,500
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	34	8	2	825,000	412,500	412,500
NEW LIBERTY HOSPITAL DISTRICT	2	7	4	149,699	0	149,699
PREFERRED PHYSICIANS MEDICAL RRG INC	15	7	0	0	0	0
EVANSTON INSURANCE COMPANY	4	6	4	1,916,118	1,065,118	851,000
IRONSHORE SPECIALITY INSURANCE COMPANY	2	6	3	2,300,312	2,100,312	200,000
NORTH KANSAS CITY HOSPITAL	10	6	2	200,000	90,000	110,000
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	30	6	0	0	0	0
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	12	5	4	353,950	83,662	270,288
COMMONWEALTH INSURANCE COMPANY	0	5	0	0	0	0
ACE AMERICAN INSURANCE COMPANY	3	5	4	105,052	10,000	95,052
LLOYDS SYNDICATE #2003	1	5	4	774,800	474,800	300,000
ZURICH AMERICAN INSURANCE COMPANY	0	5	5	2,667,500	740,500	1,927,000
SSM HEALTH CARE SYSTEM	55	4	2	15,556	15,556	0
MISSOURI PHYSICIANS ASSOCIATES	0	4	2	268,500	120,000	148,500
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYL	17	4	4	377,500	51,550	325,950
OMS NATIONAL INSURANCE COMPANY RRG	9	3	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMPANY	0	3	2	845,000	837,097	7,903
COMMUNITY HEALTH SYSTEMS INC	4	3	3	305,000	150,000	155,000
OHIC INSURANCE COMPANY	1	3	0	0	0	0
CHURCH MUTUAL INSURANCE COMPANY	0	3	1	115,500	0	115,500
HUDSON SPECIALTY INSURANCE COMPANY	34	3	0	0	0	0
TRAVELERS INDEMNITY COMPANY	4	3	3	309,750	206,938	102,812
RECIPROCAL ALLIANCE RISK RET GROUP THE	0	2	0	0	0	0
GENERAL STAR INDEMNITY COMPANY	1	2	1	48,860	0	48,860
PACIFIC INSURANCE COMPANY	0	2	1	400,000	100,000	300,000
DEPAUL HEALTH CENTER	0	2	2	1,725,000	988,000	737,000
ST LOUIS UNIVERSITY MEDICAL CENTER	0	2	2	675,000	0	675,000
EXECUTIVE RISK INDEMNITY INC	0	2	1	350,000	0	350,000
PHICO INSURANCE COMPANY	0	2	1	4,188	4,188	0
ST PAUL GUARDIAN INSURANCE COMPANY	0	2	1	170,000	170,000	0
CONTINENTAL INSURANCE COMPANY THE	2	2	0	0	0	0

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**COMPANY INDEMNITY ANALYSIS**

**2005**

<b>Company Name</b>	<b>Number Reported To Insurer</b>	<b>Number of Closed Reports</b>	<b>Number Of Paid Claims</b>	<b>Indemnity Total Amount</b>	<b>Economic Damages Amount</b>	<b>Non-Economic Damages Amount</b>
GULF INSURANCE COMPANY	0	2	0	0	0	0
FORTRESS INSURANCE COMPANY	7	2	0	0	0	0
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	7	2	0	0	0	0
AMERICAN INTERNATIONAL SPECIALTY LINES INSURANCE COMPANY	2	1	0	0	0	0
AMERICAN EQUITY INSURANCE CO	0	1	0	0	0	0
TRUMAN MEDICAL CENTER	87	1	0	0	0	0
MISSOURI PROFESSIONAL LIABILITY INSASSC	0	1	1	50,000	28,000	22,000
GRANITE STATE INSURANCE COMPANY	1	1	1	15,000	15,000	0
TRAVELERS CASUALTY AND SURETY COMPANY	0	1	1	730,000	151,000	579,000
ST PAUL MERCURY INSURANCE COMPANY	0	1	1	57,500	22,000	35,500
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	10	1	0	0	0	0
EMERGENCY PHYSICIANS INSURANCE CO RRG	6	1	0	0	0	0
CORNERSTONE HEALTHCARE INC	1	1	1	45,000	0	45,000
ILLINOIS UNION INSURANCE COMPANY	2	0	0	0	0	0
STEADFAST INSURANCE COMPANY	1	0	0	0	0	0
ARCH SPECIALTY INSURANCE COMPANY	12	0	0	0	0	0
DARWIN NATIONAL ASSURANCE COMPANY	4	0	0	0	0	0
PROVIDERS INS CO	1	0	0	0	0	0
AMERICAN ALTERNATIVE INSURANCE CORPORATION	1	0	0	0	0	0
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	13	0	0	0	0	0
AMERICAN INSURANCE COMPANY THE	1	0	0	0	0	0
NATIONAL CASUALTY COMPANY	1	0	0	0	0	0
NATIONAL GUARDIAN RISK RETENTION GROUP INC	2	0	0	0	0	0
PACO ASSURANCE COMPANY INC	5	0	0	0	0	0
RED MOUNTAIN CASUALTY INSURANCE COMPANY INC	2	0	0	0	0	0
CAPITOL SPECIALTY INSURANCE CORPORATION	2	0	0	0	0	0
ISMIE MUTUAL INSURANCE COMPANY	6	0	0	0	0	0
APPLIED MEDICO-LEGAL SOLUTIONS RRG INC	1	0	0	0	0	0
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMPANY	3	0	0	0	0	0
MISSOURI MEDICAL MALPRACTICE JOINT UNDERWRITING ASSOCIATION	8	0	0	0	0	0
EMERGENCY MEDICINE RISK RETENTION GROUP INC	1	0	0	0	0	0
ASCENSION HEALTH	5	0	0	0	0	0
OCEANUS INSURANCE COMPANY RRG	1	0	0	0	0	0
HEALTHCARE MANAGEMENT ASSOCIATES LLC	3	0	0	0	0	0
<b>TOTAL</b>	<b>2,969</b>	<b>1,836</b>	<b>500</b>	<b>125,021,821</b>	<b>74,243,777</b>	<b>50,778,044</b>

## **Section V**

# **Indemnity Analysis by Professional Specialty**

This exhibit contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and total non-economic damage paid by profession specialty code. The profession specialty code is a uniform rating/underwriting code developed by Insurance Services Office (ISO).

The data are ranked in descending order by the total number of paid claims closed for the past three years (2005- 2007).





**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**

**PROFESSION SPECIALTY ANALYSIS**

<b>ALL COMPANIES FOR YEAR: 2007</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Indemnity</b>	<b>Economic</b>	<b>Non-Economic</b>
<b>PROFESSION SPECIALTY</b>	<b>Reported</b>	<b>of Closed</b>	<b>Of Paid</b>	<b>Total</b>	<b>Damages</b>	<b>Damages</b>
	<b>To Insurer</b>	<b>Reports</b>	<b>Claims</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>
80612 HOSPITAL NOT PROFIT BED	221	447	168	31,601,430	18,289,841	13,311,589
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	92	280	78	16,396,014	8,569,393	7,826,621
80143 SURGERY GENERAL NOC M.D.	45	94	24	5,495,278	2,717,510	2,777,768
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	38	84	22	5,519,666	3,114,269	2,405,397
80257 INTERNAL MED NO SURGERY M.D.	37	80	21	3,455,953	1,399,333	2,056,620
80611 HOSPITAL FOR PROFIT BED	28	70	49	8,454,193	6,356,996	2,097,197
80211 DENTIST NOC	51	63	15	605,102	130,582	474,520
80268 PHYSICIANS NO SURGERY NOC M.D.	24	57	16	3,056,816	1,841,752	1,215,064
80154 SURGERY ORTHOPEDIC M.D.	38	53	8	337,000	122,500	214,500
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	60	53	19	3,446,185	2,480,417	965,768
93215 HOSPITAL GOVERNMENT BED	43	53	21	2,542,412	1,490,047	1,052,365
80420 FAMILY PHYSICIAN NO SURGERY M.D.	29	47	12	1,736,946	924,033	812,913
80964 NURSES - RNS	17	45	13	1,628,200	606,726	1,021,474
80151 ANESTHESIOLOGY M.D.	14	35	5	335,976	134,466	201,510
80102 EMERGENCY MED NO SURGERY M.D.	26	33	11	2,899,000	529,000	2,370,000
80249 PSYCHIATRY M.D.	5	31	0	0	0	0
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	13	27	6	922,000	554,417	367,583
80421 FAMILY PHYSICIAN MINOR SURG M.D.	6	26	10	4,445,000	4,095,000	350,000
59112 PHARMACISTS	18	25	20	856,777	199,661	657,116
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	14	25	6	1,210,000	340,000	870,000
84420 FAMILY PHYSICIAN NO SURGERY D.O.	18	25	9	2,745,000	1,371,109	1,373,891
80152 SURGERY NEUROLOGY M.D.	16	23	6	1,113,553	815,000	298,553
80993 CHIROPDIST	12	23	6	1,260,000	672,694	587,306
80156 SURGERY PLASTIC M.D.	9	22	7	1,205,678	670,178	535,500
80145 SURGERY UROLOGICAL M.D.	6	20	6	2,581,666	701,153	1,880,513
80923 NURSE HOME FOR PROFIT BED	24	19	13	2,063,060	241,922	1,821,138
80284 INTERNAL MED MINOR SURG M.D.	12	18	2	235,834	143,500	92,334
80267 PEDIATRICS NO SURGERY M.D.	12	17	2	1,050,000	200,000	850,000
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	11	16	2	1,005,000	430,000	575,000
80410 CHIROPRACTORS	4	16	10	1,719,750	713,375	1,006,375
80236 PUBLIC HEALTH M.D.	2	15	5	1,100,000	550,000	550,000
80266 PATHOLOGY NO SURGERY M.D.	4	14	2	600,000	517,969	82,031
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	19	14	1	375,000	120,000	255,000
80998 NURSE NOC	10	14	3	185,000	135,000	50,000
80144 SURGERY THORACIC M.D.	5	12	2	52,500	34,122	18,378
80274 GASTROENTEROLOGY MINOR SURG M.D.	7	12	2	909,173	467,300	441,873
84257 INTERNAL MED NO SURGERY D.O.	3	12	5	129,440	69,440	60,000
80210 DENTIST ORAL SURGERY	9	11	4	1,139,327	727,327	412,000
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	7	11	3	529,167	49,094	480,073
80117 SURGERY GENERAL PRACTICE M.D.	8	10	4	2,960,000	2,229,050	730,950
80141 SURGERY CARDIAC M.D.	2	10	2	800,000	704,762	95,238
84268 PHYSICIANS NO SURGERY NOC D.O.	8	10	3	2,475,000	1,117,000	1,358,000
80157 EMERGENCY MED MAJOR SURG M.D.	7	9	2	205,000	185,000	20,000
80235 PHYSIATRY M.D.	2	9	1	25,000	0	25,000
80261 NEUROLOGY NO SURGERY M.D.	5	9	2	64,165	28,655	35,510
80963 NURSES - LPNS	2	9	2	300,000	250,000	50,000
84421 FAMILY PHYSICIAN MINOR SURG D.O.	6	9	2	560,000	500,000	60,000
84102 EMERGENCY MED NO SURGERY D.O.	8	8	3	1,426,909	1,378,909	48,000
80114 SURGERY OPHTHALMOLOGY M.D.	1	7	1	3,000	3,000	0
80167 SURGERY GYNECOLOGY M.D.	1	7	1	18,946	18,946	0
80269 PULMONARY DISEASE NO SURGERY M.D.	5	7	0	0	0	0
80924 NURSE HOME NOT PROFIT BED	2	7	4	196,984	95,000	101,984
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	0	6	2	365,000	200,000	165,000
80241 GASTROENTEROLOGY NO SURGERY M.D.	2	6	1	75,000	30,000	45,000
84151 ANESTHESIOLOGY D.O.	2	6	1	91,667	33,333	58,334
80146 SURGERY VASCULAR M.D.	7	5	0	0	0	0
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	1	5	0	0	0	0
80277 GYNECOLOGY MINOR SURG M.D.	15	5	1	260,000	90,000	170,000
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	1	5	0	0	0	0
84143 SURGERY GENERAL NOC D.O.	7	5	3	937,500	456,250	481,250
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	1	4	1	55,000	41,460	13,540
80260 NEPHROLOGY NO SURGERY M.D.	4	4	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	1	4	0	0	0	0

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**

**PROFESSION SPECIALTY ANALYSIS**

<b>ALL COMPANIES FOR YEAR: 2007</b>	<b>Number Reported To Insurer</b>	<b>Number of Closed Reports</b>	<b>Number Of Paid Claims</b>	<b>Indemnity Total Amount</b>	<b>Economic Damages Amount</b>	<b>Non-Economic Damages Amount</b>
<b>PROFESSION SPECIALTY</b>						
80994 OPTOMETRISTS	1	4	0	0	0	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	5	4	0	0	0	0
84235 PHYSICAL MED AND REHABILITATION D.O.	1	4	1	175,000	50,000	125,000
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	3	3	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	0	3	1	350,000	219,882	130,118
80243 GERIATRICS NO SURGERY M.D.	0	3	1	30,000	30,000	0
80283 INTENSIVE CARE MEDICINE M.D.	1	3	1	95,000	0	95,000
80287 NEPHROLOGY MINOR SURG M.D.	0	3	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	1	3	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	3	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	0	3	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	0	3	0	0	0	0
84154 SURGERY ORTHOPEDIC D.O.	3	3	2	455,000	146,000	309,000
84172 PHYS OR SURG MAJOR SURGERY D.O.	0	3	3	580,000	500,000	80,000
84284 INTERNAL MED MINOR SURG D.O.	0	3	0	0	0	0
80115 SURGERY COLON AND RECTAL M.D.	1	2	0	0	0	0
80171 SURGERY TRAUMATIC M.D.	3	2	0	0	0	0
80172 PHYS OR SURG MAJOR SURGERY M.D.	2	2	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	0	2	0	0	0	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	12	2	1	200,000	10,000	190,000
80938 PHYSIOTHERAPISTS	1	2	0	0	0	0
80960 NURSE ANESTHETISTS	1	2	0	0	0	0
84167 SURGERY GYNECOLOGY D.O.	0	2	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	0	2	0	0	0	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	0	2	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	1	2	0	0	0	0
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	0	1	0	0	0	0
80169 SURGERY HAND M.D.	0	1	0	0	0	0
80231 GEN PREVENTIVE MED NO SURG M.D.	2	1	0	0	0	0
80233 OCCUPATIONAL MED M.D.	0	1	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80240 FORENSIC MEDICINE M.D.	0	1	1	421,373	33,130	388,243
80245 HEMATOLOGY NO SURGERY M.D.	4	1	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	2	1	0	0	0	0
80254 ALLERGY M.D.	0	1	1	175,000	100,000	75,000
80256 DERMATOLOGY NO SURGERY M.D.	0	1	1	12,500	10,000	2,500
80278 HEMATOLOGY MINOR SURG M.D.	0	1	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	0	1	1	200,000	125,000	75,000
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	1	1	0	0	0	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	1	1	0	0	0	0
80617 HOSPITAL NOT PROFIT VISITS	13	1	1	15,000	0	15,000
80941 EMERGENCY EMTS	0	1	1	14,583	14,583	0
80950 PARTNERSHIP LIABILITY CHIROPDIST	0	1	0	0	0	0
84131 MILITARY NO SURGERY D.O.	0	1	1	200,000	100,000	100,000
84144 SURGERY THORACIC D.O.	0	1	0	0	0	0
84145 SURGERY UROLOGICAL D.O.	0	1	0	0	0	0
84148 ADD CHG EMPLOYED TECH RADIUM D.O.	0	1	1	20,000	2,000	18,000
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	0	1	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	0	1	0	0	0	0
84249 PSYCHIATRY D.O.	0	1	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	0	1	0	0	0	0
84274 GASTROENTEROLOGY MINOR SURG D.O.	0	1	1	275,000	75,000	200,000
84278 HEMATOLOGY MINOR SURG D.O.	0	1	0	0	0	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	0	1	1	450,000	50,000	400,000
84293 PEDIATRICS MINOR SURG D.O.	0	1	0	0	0	0
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	1	0	0	0	0	0
80166 SURGERY ABDOMINAL M.D.	1	0	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	1	0	0	0	0	0
80173 PHYS OR SURG MAJOR SURGERY M.D. GROUP 2	1	0	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	1	0	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	1	0	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	0	0	0	0	0
80951 NURSE HOME FOR PROFIT VISITS	1	0	0	0	0	0

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**

**PROFESSION SPECIALTY ANALYSIS**

<b>ALL COMPANIES FOR YEAR: 2007</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Indemnity</b>	<b>Economic</b>	<b>Non-Economic</b>
<b>PROFESSION SPECIALTY</b>	<b>Reported</b>	<b>of Closed</b>	<b>Of Paid</b>	<b>Total</b>	<b>Damages</b>	<b>Damages</b>
	<b>To Insurer</b>	<b>Reports</b>	<b>Claims</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>
84277 GYNECOLOGY MINOR SURG D.O.	2	0	0	0	0	0
84289 OPHTHALMOLOGY MINOR SURG D.O.	1	0	0	0	0	0
84453 OUTPATIENT SURGICAL FACILITY OSTEOPATHIC	1	0	0	0	0	0
<b>TOTAL</b>	<b>1,181</b>	<b>2,207</b>	<b>670</b>	<b>129,430,723</b>	<b>71,352,086</b>	<b>58,078,637</b>

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**

**PROFESSION SPECIALTY ANALYSIS**

ALL COMPANIES FOR YEAR: 2006	Number	Number	Number	Indemnity	Economic	Non-Economic
PROFESSION SPECIALTY	Reported To Insurer	of Closed Reports	Of Paid Claims	Total Amount	Damages Amount	Damages Amount
80612 HOSPITAL NOT PROFIT BED	228	364	132	22,990,106	12,106,006	10,884,100
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	103	323	57	17,524,800	9,280,087	8,244,713
80143 SURGERY GENERAL NOC M.D.	39	111	20	5,944,873	3,543,128	2,401,745
80257 INTERNAL MED NO SURGERY M.D.	42	87	10	3,849,500	1,395,500	2,454,000
80154 SURGERY ORTHOPEDIC M.D.	44	71	19	4,650,500	3,672,109	978,391
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	35	70	12	3,863,804	2,862,363	1,001,441
80964 NURSES - RNS	41	69	5	1,144,000	40,000	1,104,000
80611 HOSPITAL FOR PROFIT BED	43	66	31	5,468,381	1,871,781	3,596,600
80211 DENTIST NOC	48	61	18	924,618	196,057	728,561
80420 FAMILY PHYSICIAN NO SURGERY M.D.	22	56	9	1,664,652	585,000	1,079,652
93215 HOSPITAL GOVERNMENT BED	32	54	16	1,118,494	682,936	435,558
80151 ANESTHESIOLOGY M.D.	12	48	9	2,937,986	1,912,986	1,025,000
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	39	45	11	3,327,500	2,225,671	1,101,829
80249 PSYCHIATRY M.D.	21	44	2	32,333	32,333	0
80268 PHYSICIANS NO SURGERY NOC M.D.	31	43	4	290,000	217,500	72,500
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	13	38	5	660,000	551,334	108,666
84420 FAMILY PHYSICIAN NO SURGERY D.O.	14	36	6	1,100,000	975,000	125,000
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	10	30	4	1,500,000	793,000	707,000
80102 EMERGENCY MED NO SURGERY M.D.	13	28	5	1,550,000	900,000	650,000
80152 SURGERY NEUROLOGY M.D.	7	28	5	2,775,000	1,358,468	1,416,532
80998 NURSE NOC	8	28	7	2,035,000	745,500	1,289,500
80284 INTERNAL MED MINOR SURG M.D.	10	27	2	500,000	187,220	312,780
80156 SURGERY PLASTIC M.D.	17	24	5	952,920	322,920	630,000
80993 CHIROPODIST	10	24	7	1,191,000	550,535	640,465
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	9	23	3	762,500	500,000	262,500
80421 FAMILY PHYSICIAN MINOR SURG M.D.	10	23	0	0	0	0
59112 PHARMACISTS	18	22	13	489,492	143,069	346,423
80145 SURGERY UROLOGICAL M.D.	17	22	5	2,928,238	2,143,238	785,000
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	14	21	1	40,000	40,000	0
80410 CHIROPRACTORS	13	20	8	327,660	163,830	163,830
84268 PHYSICIANS NO SURGERY NOC D.O.	5	18	3	241,000	58,369	182,631
80210 DENTIST ORAL SURGERY	12	16	2	27,750	12,750	15,000
80923 NURSE HOME FOR PROFIT BED	10	15	10	2,608,750	32,200	2,576,550
84154 SURGERY ORTHOPEDIC D.O.	12	15	4	1,269,882	429,426	840,456
80963 NURSES - LPNS	8	13	1	135,000	0	135,000
80144 SURGERY THORACIC M.D.	3	11	0	0	0	0
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	3	11	1	450,000	225,000	225,000
80157 EMERGENCY MED MAJOR SURG M.D.	4	10	1	250,000	0	250,000
80267 PEDIATRICS NO SURGERY M.D.	14	10	2	250,000	75,000	175,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	9	10	0	0	0	0
80283 INTENSIVE CARE MEDICINE M.D.	3	10	0	0	0	0
80924 NURSE HOME NOT PROFIT BED	9	10	7	665,550	22,000	643,550
84257 INTERNAL MED NO SURGERY D.O.	6	10	1	15,000	0	15,000
80141 SURGERY CARDIAC M.D.	2	9	1	625,000	400,000	225,000
80241 GASTROENTEROLOGY NO SURGERY M.D.	2	9	1	135,000	23,000	112,000
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	7	9	0	0	0	0
80261 NEUROLOGY NO SURGERY M.D.	4	8	2	1,150,000	1,050,000	100,000
80960 NURSE ANESTHETISTS	4	8	1	903,534	903,534	0
84421 FAMILY PHYSICIAN MINOR SURG D.O.	1	8	1	637,500	389,250	248,250
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	2	7	3	235,000	100,000	135,000
80288 NEUROLOGY MINOR SURG M.D.	2	7	0	0	0	0
84284 INTERNAL MED MINOR SURG D.O.	1	7	0	0	0	0
80117 SURGERY GENERAL PRACTICE M.D.	13	6	0	0	0	0
80235 PHYSIATRY M.D.	3	6	1	1,000	269	731
80245 HEMATOLOGY NO SURGERY M.D.	0	6	0	0	0	0
80260 NEPHROLOGY NO SURGERY M.D.	5	6	0	0	0	0
80269 PULMONARY DISEASE NO SURGERY M.D.	5	6	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	1	6	2	50,000	10,000	40,000
80115 SURGERY COLON AND RECTAL M.D.	1	5	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	0	5	0	0	0	0
80266 PATHOLOGY NO SURGERY M.D.	1	5	1	232,500	112,500	120,000
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	2	5	1	57,071	57,071	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	0	5	3	407,788	407,788	0
80114 SURGERY OPHTHALMOLOGY M.D.	4	4	0	0	0	0

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**

**PROFESSION SPECIALTY ANALYSIS**

ALL COMPANIES FOR YEAR: 2006	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	4	0	0	0	0
80172 PHYS OR SURG MAJOR SURGERY M.D.	6	4	1	3,000	3,000	0
80233 OCCUPATIONAL MED M.D.	0	4	0	0	0	0
80244 GYNECOLOGY NO SURGERY M.D.	0	4	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	5	4	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	4	4	2	675,000	243,842	431,158
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	4	4	1	450,000	100,000	350,000
84102 EMERGENCY MED NO SURGERY D.O.	4	4	0	0	0	0
84143 SURGERY GENERAL NOC D.O.	1	4	0	0	0	0
84151 ANESTHESIOLOGY D.O.	2	4	0	0	0	0
80167 SURGERY GYNECOLOGY M.D.	2	3	0	0	0	0
80169 SURGERY HAND M.D.	1	3	0	0	0	0
80250 PSYCHOANALYSIS M.D.	1	3	0	0	0	0
80277 GYNECOLOGY MINOR SURG M.D.	2	3	0	0	0	0
80292 PATHOLOGY MINOR SURG M.D.	0	3	1	50,000	30,000	20,000
80293 PEDIATRICS MINOR SURG M.D.	0	3	0	0	0	0
80617 HOSPITAL NOT PROFIT VISITS	3	3	1	19,895	11,937	7,958
80950 PARTNERSHIP LIABILITY CHIROPODIST	1	3	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	0	3	0	0	0	0
80146 SURGERY VASCULAR M.D.	1	2	1	50,000	50,000	0
80212 DENTIST EMPLOYED ORAL SURGERY	0	2	0	0	0	0
80231 GEN PREVENTIVE MED NO SURG M.D.	0	2	1	110,000	10,000	100,000
80236 PUBLIC HEALTH M.D.	30	2	2	170,679	170,679	0
80243 GERIATRICS NO SURGERY M.D.	1	2	1	500,000	0	500,000
80254 ALLERGY M.D.	0	2	1	950,000	475,000	475,000
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	3	2	0	0	0	0
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	1	2	0	0	0	0
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP I	0	2	2	215,000	175,000	40,000
80944 EMPLOYED OPTOMETRISTS	0	2	0	0	0	0
80994 OPTOMETRISTS	3	2	1	79,000	39,500	39,500
84167 SURGERY GYNECOLOGY D.O.	0	2	1	100,000	20,579	79,421
84249 PSYCHIATRY D.O.	0	2	1	200,000	1,000	199,000
84261 NEUROLOGY NO SURGERY D.O.	0	2	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	2	2	1	5,000	3,000	2,000
80106 SURGERY LARYNGOLOGY M.D.	0	1	0	0	0	0
80107 SURGERY NEOPLASTIC M.D.	0	1	1	5,000	1,000	4,000
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	2	1	0	0	0	0
80166 SURGERY ABDOMINAL M.D.	1	1	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	0	1	1	225,000	100,000	125,000
80170 SURGERY HEAD AND NECK M.D.	0	1	0	0	0	0
80171 SURGERY TRAUMATIC M.D.	0	1	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	1	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80240 FORENSIC MEDICINE M.D.	0	1	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80285 LARYNGOLOGY MINOR SURG M.D.	0	1	1	200,000	25,000	175,000
80287 NEPHROLOGY MINOR SURG M.D.	3	1	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	1	1	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	1	1	0	0	0	0
80446 PHYS NO MAJ SURG NEEDLE BIOPSY M.D.	0	1	0	0	0	0
80713 X-RAY TECHNICIANS	3	1	0	0	0	0
80715 MEDICAL OR X-RAY LABORATORY	1	1	0	0	0	0
80938 PHYSIOTHERAPISTS	1	1	1	500	0	500
80941 EMERGENCY EMTS	0	1	1	3,500	3,500	0
80945 EMPLOYED PHYSIOTHERAPISTS	0	1	0	0	0	0
80951 NURSE HOME FOR PROFIT VISITS	0	1	1	56,000	16,000	40,000
84152 SURGERY NEUROLOGY D.O.	1	1	0	0	0	0
84172 PHYS OR SURG MAJOR SURGERY D.O.	3	1	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	2	1	0	0	0	0
84254 ALLERGY D.O.	0	1	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	1	1	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	1	1	0	0	0	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	0	1	0	0	0	0
84293 PEDIATRICS MINOR SURG D.O.	0	1	0	0	0	0

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**

**PROFESSION SPECIALTY ANALYSIS**

ALL COMPANIES FOR YEAR: 2006	Number	Number	Number	Indemnity	Economic	Non-Economic
PROFESSION SPECIALTY	Reported To Insurer	of Closed Reports	Of Paid Claims	Total Amount	Damages Amount	Damages Amount
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	1	1	0	0	0	0
80165 ADD CHG INSURED PHYS RADIATION THERAPY M.D.	1	0	0	0	0	0
80213 DENTIST EMPLOYED NOC	1	0	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	1	0	0	0	0	0
80286 NEOPLASTIC DISEASE MINOR SURG M.D.	1	0	0	0	0	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	2	0	0	0	0	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	1	0	0	0	0	0
80995 PHYSIOTHERAPISTS	1	0	0	0	0	0
84145 SURGERY UROLOGICAL D.O.	1	0	0	0	0	0
84235 PHYSICAL MED AND REHABILITATION D.O.	2	0	0	0	0	0
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	1	0	0	0	0	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	2	0	0	0	0	0
TOTAL	1,237	2,330	504	106,958,256	55,784,765	51,173,491

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**PROFESSION SPECIALTY ANALYSIS**

ALL COMPANIES FOR YEAR: 2005	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80612 HOSPITAL NOT PROFIT BED	469	308	116	32,045,151	19,807,294	12,237,857
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	401	250	50	11,886,254	7,959,858	3,926,396
80257 INTERNAL MED NO SURGERY M.D.	129	84	20	4,683,500	2,544,000	2,139,500
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	116	76	22	11,791,500	8,925,000	2,866,500
80268 PHYSICIANS NO SURGERY NOC M.D.	82	74	6	2,775,740	1,475,740	1,300,000
80211 DENTIST NOC	62	69	12	916,522	447,677	468,845
80143 SURGERY GENERAL NOC M.D.	114	63	25	9,346,398	6,222,700	3,123,698
80154 SURGERY ORTHOPEDIC M.D.	73	57	11	2,605,000	1,353,000	1,252,000
93215 HOSPITAL GOVERNMENT BED	60	55	21	3,520,988	2,490,282	1,030,706
80420 FAMILY PHYSICIAN NO SURGERY M.D.	70	52	9	1,668,429	584,800	1,083,629
80611 HOSPITAL FOR PROFIT BED	78	43	19	2,893,469	1,741,289	1,152,180
80151 ANESTHESIOLOGY M.D.	59	34	6	2,110,000	738,000	1,372,000
80964 NURSES - RNS	86	31	11	2,076,920	986,667	1,090,253
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	32	29	4	674,800	224,800	450,000
80102 EMERGENCY MED NO SURGERY M.D.	40	25	9	1,751,500	984,680	766,820
80998 NURSE NOC	23	25	5	195,293	66,161	129,132
84268 PHYSICIANS NO SURGERY NOC D.O.	22	22	2	45,000	45,000	0
80152 SURGERY NEUROLOGY M.D.	29	20	4	1,254,472	759,472	495,000
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	40	19	2	137,500	80,000	57,500
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	29	19	2	700,000	360,000	340,000
80284 INTERNAL MED MINOR SURG M.D.	39	19	4	545,000	320,000	225,000
80924 NURSE HOME NOT PROFIT BED	5	19	11	1,350,229	238,000	1,112,229
59112 PHARMACISTS	21	18	12	1,097,896	395,196	702,700
84420 FAMILY PHYSICIAN NO SURGERY D.O.	41	18	4	2,049,710	1,400,000	649,710
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	27	17	4	1,574,500	307,500	1,267,000
80156 SURGERY PLASTIC M.D.	29	16	3	142,000	23,575	118,425
80145 SURGERY UROLOGICAL M.D.	31	15	6	893,652	451,152	442,500
80261 NEUROLOGY NO SURGERY M.D.	5	13	2	210,000	210,000	0
80993 CHIROPODIST	23	13	8	693,700	300,600	393,100
80144 SURGERY THORACIC M.D.	20	12	2	124,600	0	124,600
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	11	12	5	484,000	213,500	270,500
80235 PHYSIATRY M.D.	16	12	1	112,500	90,000	22,500
80294 PHYSICIAN MINOR SURGERY NOC M.D.	14	12	0	0	0	0
80410 CHIROPRACTORS	17	12	6	193,131	80,628	112,503
80249 PSYCHIATRY M.D.	58	11	1	100,000	100,000	0
84154 SURGERY ORTHOPEDIC D.O.	10	11	1	17,500	2,500	15,000
80260 NEPHROLOGY NO SURGERY M.D.	10	10	1	500,000	500,000	0
80117 SURGERY GENERAL PRACTICE M.D.	12	9	3	764,374	756,471	7,903
80210 DENTIST ORAL SURGERY	17	9	3	742,500	415,500	327,000
80421 FAMILY PHYSICIAN MINOR SURG M.D.	41	9	5	1,006,000	131,050	874,950
84257 INTERNAL MED NO SURGERY D.O.	13	9	4	630,000	180,000	450,000
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	16	8	3	514,091	328,333	185,758
80167 SURGERY GYNECOLOGY M.D.	5	8	2	1,075,000	675,000	400,000
80266 PATHOLOGY NO SURGERY M.D.	15	8	2	80,000	24,000	56,000
80146 SURGERY VASCULAR M.D.	7	7	3	1,330,000	430,000	900,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	22	7	0	0	0	0
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	46	7	1	5,000	0	5,000
84421 FAMILY PHYSICIAN MINOR SURG D.O.	16	7	2	227,500	206,500	21,000
80241 GASTROENTEROLOGY NO SURGERY M.D.	8	6	3	715,000	689,000	26,000
80246 INFECT DISEASE NO SURGERY M.D.	2	6	1	500,000	0	500,000
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	3	6	2	300,000	0	300,000
80923 NURSE HOME FOR PROFIT BED	26	6	4	1,248,884	73,384	1,175,500
80963 NURSES - LPNS	20	6	0	0	0	0
84102 EMERGENCY MED NO SURGERY D.O.	6	6	2	1,025,000	446,000	579,000
80114 SURGERY OPHTHALMOLOGY M.D.	7	5	1	150,000	150,000	0
80157 EMERGENCY MED MAJOR SURG M.D.	14	5	1	162,500	0	162,500
80245 HEMATOLOGY NO SURGERY M.D.	4	5	0	0	0	0
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	6	5	4	745,000	455,000	290,000
80115 SURGERY COLON AND RECTAL M.D.	4	4	3	2,176,118	2,026,118	150,000
80244 GYNECOLOGY NO SURGERY M.D.	5	4	0	0	0	0
80267 PEDIATRICS NO SURGERY M.D.	17	4	1	1,000,000	500,000	500,000
80277 GYNECOLOGY MINOR SURG M.D.	8	4	1	730,000	151,000	579,000
80283 INTENSIVE CARE MEDICINE M.D.	8	4	1	1,000,000	1,000,000	0
80960 NURSE ANESTHETISTS	7	4	0	0	0	0

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**

**PROFESSION SPECIALTY ANALYSIS**

ALL COMPANIES FOR YEAR: 2005	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80994 OPTOMETRISTS	2	4	0	0	0	0
84143 SURGERY GENERAL NOC D.O.	7	4	1	343,188	43,488	299,700
80141 SURGERY CARDIAC M.D.	12	3	1	500,000	348,500	151,500
80269 PULMONARY DISEASE NO SURGERY M.D.	9	3	0	0	0	0
80278 HEMATOLOGY MINOR SURG M.D.	4	3	0	0	0	0
80617 HOSPITAL NOT PROFIT VISITS	3	3	2	310,000	130,200	179,800
80941 EMERGENCY EMTS	5	3	1	9,500	5,600	3,900
80104 SURGERY GASTROENTEROLOGY M.D.	1	2	0	0	0	0
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	5	2	0	0	0	0
80169 SURGERY HAND M.D.	3	2	1	60,000	60,000	0
80233 OCCUPATIONAL MED M.D.	3	2	0	0	0	0
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	2	2	1	87,500	80,000	7,500
84151 ANESTHESIOLOGY D.O.	13	2	1	200,000	35,000	165,000
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	18	2	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	4	2	1	87,500	43,750	43,750
84249 PSYCHIATRY D.O.	3	2	1	50,000	0	50,000
84261 NEUROLOGY NO SURGERY D.O.	0	2	0	0	0	0
99999 HMO RELATED	1	2	1	1,700,312	1,700,312	0
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	0	1	0	0	0	0
80129 ADD CHG EMPLOYED PHYSICIAN ASSISTANT M.D.	1	1	1	12,500	500	12,000
80166 SURGERY ABDOMINAL M.D.	0	1	0	0	0	0
80172 PHYS OR SURG MAJOR SURGERY M.D.	3	1	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	2	1	0	0	0	0
80213 DENTIST EMPLOYED NOC	0	1	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	2	1	0	0	0	0
80240 FORENSIC MEDICINE M.D.	2	1	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	4	1	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	0	1	1	65,000	65,000	0
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	3	1	0	0	0	0
80276 GERIATRICS MINOR SURGERY M.D.	1	1	0	0	0	0
80282 DERMATOLOGY MINOR SURGERY M.D.	1	1	0	0	0	0
80285 LARYNGOLOGY MINOR SURG M.D.	0	1	1	250,000	50,000	200,000
80289 OPHTHALMOLOGY MINOR SURG M.D.	7	1	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	9	1	1	162,500	0	162,500
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	1	1	1,000,000	500,000	500,000
80711 MEDICAL LABORATORY TECHNICIANS	0	1	1	200,000	0	200,000
80715 MEDICAL OR X-RAY LABORATORY	0	1	0	0	0	0
84144 SURGERY THORACIC D.O.	2	1	0	0	0	0
84145 SURGERY UROLOGICAL D.O.	0	1	0	0	0	0
84152 SURGERY NEUROLOGY D.O.	0	1	0	0	0	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	5	1	0	0	0	0
84177 ADD CHG EMPLOYED PHYSICIAN D.O.	1	1	1	100,000	0	100,000
84277 GYNECOLOGY MINOR SURG D.O.	1	1	1	15,000	15,000	0
84278 HEMATOLOGY MINOR SURG D.O.	6	1	0	0	0	0
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	0	1	1	375,000	0	375,000
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	2	1	1	200,000	100,000	100,000
80107 SURGERY NEOPLASTIC M.D.	1	0	0	0	0	0
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	4	0	0	0	0	0
80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	1	0	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	1	0	0	0	0	0
80171 SURGERY TRAUMATIC M.D.	1	0	0	0	0	0
80212 DENTIST EMPLOYED ORAL SURGERY	1	0	0	0	0	0
80231 GEN PREVENTIVE MED NO SURG M.D.	3	0	0	0	0	0
80236 PUBLIC HEALTH M.D.	2	0	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	2	0	0	0	0	0
80250 PSYCHOANALYSIS M.D.	1	0	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	1	0	0	0	0	0
80254 ALLERGY M.D.	2	0	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	1	0	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	4	0	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	4	0	0	0	0	0
80446 PHYS NO MAJ SURG NEEDLE BIOPSY M.D.	1	0	0	0	0	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	1	0	0	0	0	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	1	0	0	0	0	0



**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**

**PROFESSION SPECIALTY ANALYSIS**

ALL COMPANIES FOR YEAR: 2005						
PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
80938 PHYSIOTHERAPISTS	1	0	0	0	0	0
80944 EMPLOYED OPTOMETRISTS	1	0	0	0	0	0
80945 EMPLOYED PHYSIOTHERAPISTS	1	0	0	0	0	0
80950 PARTNERSHIP LIABILITY CHIROPDIST	2	0	0	0	0	0
84131 MILITARY NO SURGERY D.O.	1	0	0	0	0	0
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	2	0	0	0	0	0
84167 SURGERY GYNECOLOGY D.O.	4	0	0	0	0	0
84172 PHYS OR SURG MAJOR SURGERY D.O.	2	0	0	0	0	0
84235 PHYSICAL MED AND REHABILITATION D.O.	1	0	0	0	0	0
84241 GASTROENTEROLOGY NO SURGERY D.O.	2	0	0	0	0	0
84274 GASTROENTEROLOGY MINOR SURG D.O.	1	0	0	0	0	0
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	1	0	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	5	0	0	0	0	0
84284 INTERNAL MED MINOR SURG D.O.	12	0	0	0	0	0
84288 NEUROLOGY MINOR SURG D.O.	1	0	0	0	0	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	2	0	0	0	0	0
84293 PEDIATRICS MINOR SURG D.O.	2	0	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	2	0	0	0	0	0
TOTAL	2,969	1,836	500	125,021,821	74,243,777	50,778,044



## **Section VI**

### **Claim Study by Means of Disposition**

This section contains a thorough claim study by means of disposition. We have two exhibits containing the claim study by means of disposition for physicians and surgeons and for hospitals. Within each disposition type, the following data is presented:

- Number of Claims Closed
- Percentage of Claims by Means of Disposition
- Average Number of Months from Incident to Report
- Average Number of Months from Incident to Disposition
- Average Bodily Injury Severity (Severity codes defined in Section III)
- Average Economic Damage Paid per Claim
- Average Non-Economic Damage Paid per Claim
- Average Total Indemnity Paid per Claim (Economic + Non-Economic)
- Average Loss Adjustment Expense Paid per Claim



MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2007

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	137	20.4%	5	15	4	23,867	32,453	56,320
Lawsuits Settled Before Trial	515	76.9%	18	50	6	129,255	98,459	227,714
Total Settled	652	97.3%	16	42	6	107,110	84,590	191,700
Court Dispositions								
Direct Verdict for Plaintiff	1	0.1%	5	43	9	450,000	0	450,000
Judgment NWS Verdict for Defendant	1	0.1%	0	57	6	100,000	100,000	200,000
Judgment for Plaintiff	12	1.8%	15	52	6	32,919	151,912	184,831
Judgment for Plaintiff After Appeal	4	0.6%	33	98	5	142,794	250,749	393,543
Total Court Dispositions	18	2.7%	17	62	6	84,234	162,552	246,786
Total Paid Claim Dispositions	670	100.0%	16	43	6	106,496	86,685	193,180
In Favor of Defendant								
Claims Closed Before Litigation	201	13.1%	11	28	4			1,094
Lawsuits Closed or Abandoned Before Trial	1232	80.2%	25	53	6			17,164
Court Dispositions								
Direct Verdict for Defendant	16	1.0%	15	51	6			67,280
Judgment NWS Verdict for Plaintiff	1	0.1%	10	33	9			61,250
Judgment for Defendant	75	4.9%	21	64	6			73,196
Judgment for Defendant After Appeal	12	0.8%	40	128	5			137,394
Total Court Dispositions	104	6.8%	22	69	6			79,578
Total Unpaid Claim Dispositions	1537	100.0%	23	51	6			19,286

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2007

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense	
In Favor of Plaintiff									
Claims Settled Before Litigation	11	5.0%	7	18	4	10,188	20,821	31,010	2,493
Lawsuits Settled Before Trial	197	88.7%	18	49	7	141,930	114,493	256,422	54,468
Total Settled	208	93.7%	18	48	7	134,963	109,539	244,501	51,719
Court Dispositions									
Judgment NWS Verdict for Defendant	1	0.5%	0	57	6	100,000	100,000	200,000	135,236
Judgment for Plaintiff	10	4.5%	16	54	5	39,395	134,727	174,122	88,217
Judgment for Plaintiff After Appeal	3	1.4%	42	109	6	160,767	163,958	324,724	207,840
Total Court Dispositions	14	6.3%	14	66	6	69,732	138,510	208,243	117,209
Total Paid Claim Dispositions	222	100.0%	18	49	7	130,849	111,366	242,215	55,849
In Favor of Defendant									
Claims Closed Before Litigation	55	7.1%	11	29	4				516
Lawsuits Closed or Abandoned Before Trial	662	85.2%	24	53	6				19,534
Court Dispositions									
Direct Verdict for Defendant	7	0.9%	15	46	6				43,542
Judgment NWS Verdict for Plaintiff	1	0.1%	10	33	9				61,250
Judgment for Defendant	42	5.4%	24	71	6				100,170
Judgment for Defendant After Appeal	10	1.3%	44	123	5				95,553
Total Court Dispositions	60	7.7%	26	76	6				92,145
Total Unpaid Claim Dispositions	777	100.0%	23	53	6				23,795

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2007

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	84	40.2%	5	14	4	20,285	27,576	47,861
Lawsuits Settled Before Trial	124	59.3%	18	52	6	173,741	88,602	262,343
Total Settled	208	99.5%	13	37	5	111,769	63,957	175,725
Court Dispositions								
Direct Verdict for Plaintiff	1	0.5%	5	43	9	450,000	0	450,000
Total Paid Claim Dispositions	1	0.5%	5	43	9	450,000	0	450,000
Total Paid Claim Dispositions	209	100.0%	13	37	5	113,387	63,651	177,038
In Favor of Defendant								
Claims Closed Before Litigation	88	31.2%	6	24	4			1,385
Lawsuits Closed or Abandoned Before Trial	185	65.6%	24	53	5			16,774
Court Dispositions								
Direct Verdict for Defendant	5	1.8%	13	50	6			111,414
Judgment for Defendant	2	0.7%	9	41	4			53,218
Judgment NWS Verdict for Plaintiff	2	0.7%	23	151	7			346,600
Total Court Dispositions	9	3.2%	14	70	5			150,745
Total Unpaid Claim Dispositions	282	100.0%	18	45	5			16,248

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2006

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	91	18.1%	7	16	3	18,476	18,681	37,156
Lawsuits Settled Before Trial	385	76.4%	19	52	6	123,365	118,182	241,547
Total Settled	476	94.4%	17	45	6	103,312	99,160	202,472
Court Dispositions								
Direct Verdict for Plaintiff	4	0.8%	17	51	6	186,250	176,250	362,500
Judgment NWS Verdict for Defendant	2	0.4%	19	58	8	163,870	250,000	413,870
Judgment for Plaintiff	16	3.2%	16	61	6	278,783	58,433	337,216
Judgment for Plaintiff After Appeal	6	1.2%	17	81	8	179,138	305,582	484,720
Total Court Dispositions	28	5.6%	16	64	7	236,003	141,908	377,911
Total Paid Claim Dispositions	504	100.0%	17	46	6	110,684	101,535	212,219
In Favor of Defendant								
Claims Closed Before Litigation	229	12.5%	12	29	4			1,021
Lawsuits Closed or Abandoned Before Trial	1480	81.1%	23	45	6			12,119
Court Dispositions								
Direct Verdict for Defendant	10	0.5%	18	45	5			23,178
Judgment NWS Verdict for Plaintiff	2	0.1%	22	60	8			65,354
Judgment for Defendant	77	4.2%	26	69	6			84,584
Judgment for Defendant After Appeal	28	1.5%	26	82	6			122,243
Total Court Dispositions	117	6.4%	25	70	6			88,020
Total Unpaid Claim Dispositions	1826	100.0%	22	45	5			15,590



MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2006

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	8	5.0%	9	16	4	93,733	40,868	134,601
Lawsuits Settled Before Trial	135	84.9%	21	57	6	152,411	109,350	261,761
Total Settled	143	89.9%	20	54	6	149,128	105,519	254,647
Court Dispositions								
Direct Verdict for Plaintiff	1	0.6%	25	53	3	70,000	155,000	225,000
Judgment NWS Verdict for Defendant	1	0.6%	18	50	6	2,740	500,000	502,740
Judgment for Plaintiff	10	6.3%	17	69	6	275,928	78,493	354,420
Judgment for Plaintiff After Appeal	4	2.5%	16	91	9	149,000	307,250	456,250
Total Court Dispositions	16	10.1%	17	72	7	214,251	166,808	381,059
Total Paid Claim Dispositions	159	100.0%	20	56	6	155,681	111,686	267,368
In Favor of Defendant								
Claims Closed Before Litigation	77	8.1%	18	34	4			617
Lawsuits Closed or Abandoned Before Trial	812	85.1%	23	45	6			12,340
Court Dispositions								
Direct Verdict for Defendant	4	0.4%	17	37	5			18,211
Judgment NWS Verdict for Plaintiff	1	0.1%	21	59	7			96,613
Judgment for Defendant	42	4.4%	26	67	6			100,881
Judgment for Defendant After Appeal	18	1.9%	21	82	6			147,222
Total Court Dispositions	65	6.8%	24	69	6			108,561
Total Unpaid Claim Dispositions	954	100.0%	23	46	6			17,950

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2006

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	50	30.9%	6	13	3	16,186	11,814	28,000
Lawsuits Settled Before Trial	108	66.7%	18	53	6	94,955	104,474	199,429
Total Settled	158	97.5%	14	40	5	70,028	75,151	145,179
Court Dispositions								
Direct Verdict for Plaintiff	2	1.2%	15	60	7	0	275,000	275,000
Judgment NWS Verdict for Defendant	1	0.6%	19	65	9	325,000	0	325,000
Judgment for Plaintiff	1	0.6%	25	64	5	150,000	100,000	250,000
Total Court Dispositions	4	2.5%	19	62	7	118,750	162,500	281,250
Total Paid Claim Dispositions	162	100.0%	14	41	5	71,231	77,308	148,539
In Favor of Defendant								
Claims Closed Before Litigation	88	33.7%	6	24	4			1,758
Lawsuits Closed or Abandoned Before Trial	168	64.4%	23	48	6			16,962
Direct Verdict for Defendant	2	0.8%	28	68	8			57,175
Judgment NWS Verdict for Plaintiff	1	0.4%	22	60	9			34,095
Judgment for Defendant	2	0.8%	11	60	6			221,829
Total Court Dispositions	5	1.9%	20	63	7			118,420
Total Unpaid Claim Dispositions	261	100.0%	17	41	5			13,780

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2005

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense	
In Favor of Plaintiff									
Claims Settled Before Litigation	89	17.8%	7	17	4	17,813	24,070	41,883	2,564
Lawsuits Settled Before Trial	398	79.6%	22	54	6	177,711	112,912	290,624	52,565
Total Settled	487	97.4%	19	48	6	148,490	96,676	245,166	43,427
Court Dispositions									
Judgment for Plaintiff	8	1.6%	18	50	7	216,396	278,233	494,629	212,785
Judgment for Plaintiff After Appeal	5	1.0%	39	103	6	39,636	294,176	333,812	123,531
Total Court Dispositions	13	2.6%	26	70	7	148,411	284,365	432,776	178,456
Total Paid Claim Dispositions	500	100.0%	19	48	6	148,488	101,556	250,044	46,938
In Favor of Defendant									
Claims Closed Before Litigation	230	17.2%	12	33	4				1,612
Lawsuits Closed or Abandoned Before Trial	1050	78.6%	26	49	5				11,937
Court Dispositions									
Direct Verdict for Defendant	3	0.2%	26	48	6				12,853
Judgment NWS Verdict for Plaintiff	1	0.1%	41	51	3				2,054
Judgment for Defendant	46	3.4%	18	59	6				66,331
Judgment for Defendant After Appeal	6	0.4%	22	88	6				114,531
Total Court Dispositions	56	4.2%	19	61	6				67,483
Total Unpaid Claim Dispositions	1336	100.0%	23	47	5				12,488

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2005

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	16	8.0%	7	20	4	20,606	77,556	98,162
Lawsuits Settled Before Trial	177	88.1%	23	57	7	198,004	122,248	320,252
Total Settled	193	96.0%	22	54	6	183,298	118,543	301,841
Court Dispositions								
Judgment for Plaintiff	4	2.0%	20	51	6	244,500	175,750	420,250
Judgment for Plaintiff After Appeal	4	2.0%	42	108	7	37,500	310,428	347,928
Total Court Dispositions	8	4.0%	31	80	7	141,000	243,089	384,089
Total Paid Claim Dispositions	201	100.0%	22	55	6	181,614	123,500	305,114
In Favor of Defendant								
Claims Closed Before Litigation	72	10.2%	13	30	4			260
Lawsuits Closed or Abandoned Before Trial	597	84.8%	27	49	5			12,408
Court Dispositions								
Direct Verdict for Defendant	2	0.3%	26	45	7			19,279
Judgment for Defendant	26	3.7%	18	62	6			79,293
Judgment for Defendant After Appeal	5	0.7%	22	86	6			137,437
Total Court Dispositions	33	4.7%	19	64	6			84,465
Total Unpaid Claim Dispositions	704	100.0%	25	47	5			14,509

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2005

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	46	31.3%	6	17	4	24,527	11,020	35,547
Lawsuits Settled Before Trial	99	67.3%	22	54	6	165,906	107,045	272,951
Total Settled	145	98.6%	17	42	5	121,055	76,582	197,637
Court Dispositions								
Judgment for Plaintiff	2	1.4%	23	50	8	284,216	507,500	791,716
Total Court Dispositions	2	1.4%	23	50	8	284,216	507,500	791,716
Total Paid Claim Dispositions	147	100.0%	17	42	5	123,275	82,445	205,719
In Favor of Defendant								
Claims Closed Before Litigation	95	40.6%	9	35	5			3,420
Lawsuits Closed or Abandoned Before Trial	139	59.4%	22	54	5			13,848
Total Unpaid Claim Dispositions	234	100.0%	17	46	5			9,614



## Section VII

### Occurrence Analysis

An occurrence represents an event or series of events that are alleged to have produced harm to a claimant. Unlike claims, which are expressed on a per defendant basis, one occurrence corresponds to one claimant, even if multiple practitioners or defendants are implicated in the occurrence. See the executive summary for further discussion.

Data aggregated on an occurrence basis largely mirror the trends of those expressed on a claim basis. A comparison of claims vs. occurrences is displayed in the following table.

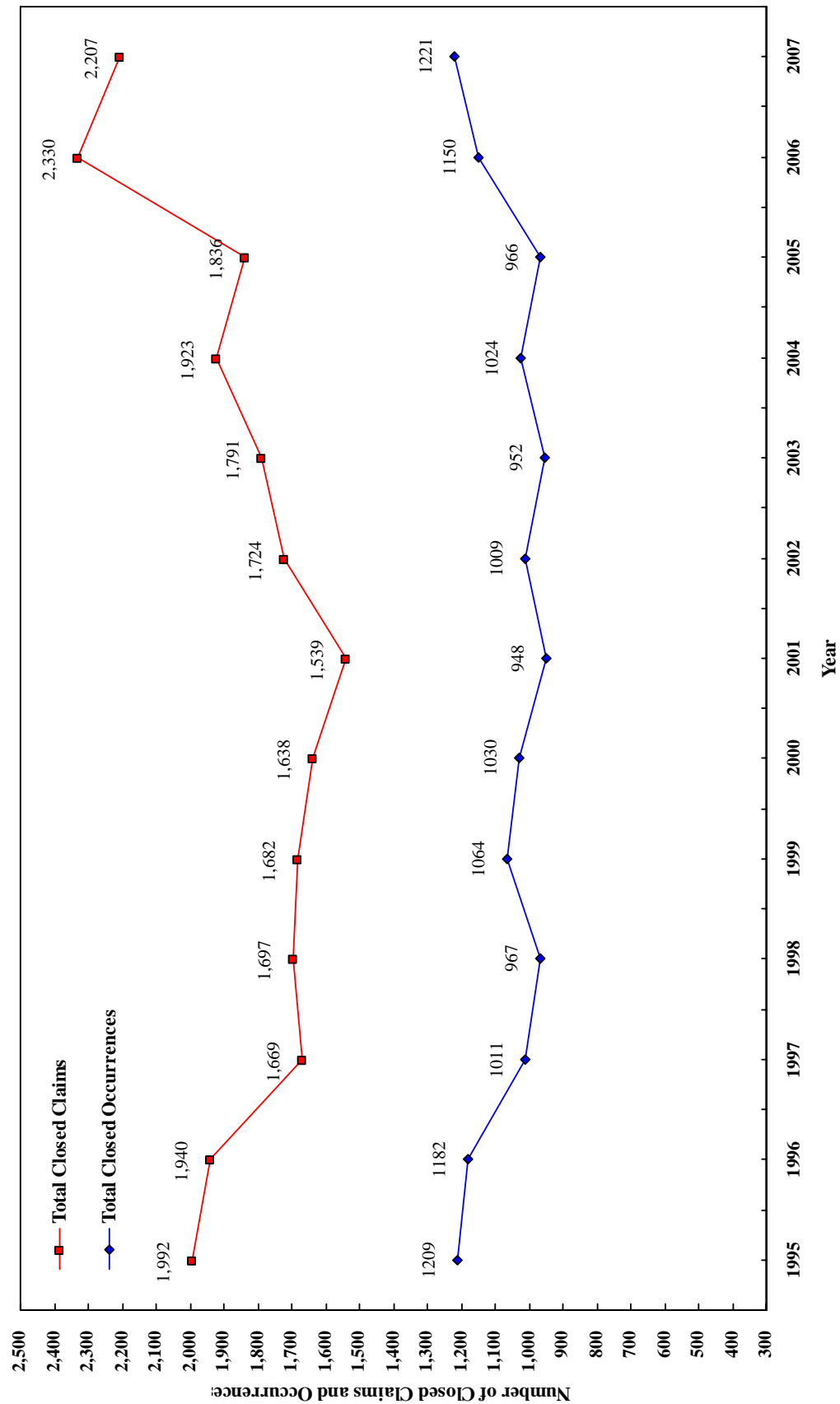
<b>Year Closed</b>	<b>Closed Claims</b>	<b>Paid Claims</b>	<b>Average Indemnity per Paid Claim</b>	<b>Occurrences*</b>	<b>Paid Occurrences</b>	<b>Average Indemnity per Paid Occurrence</b>
1995	1,992	662	\$125,924	1209	501	\$144,973
1996	1,940	614	\$162,005	1182	496	\$186,212
1997	1,669	539	\$164,240	1011	418	\$204,593
1998	1,697	511	\$160,806	967	414	\$184,393
1999	1,682	556	\$131,054	1064	479	\$146,314
2000	1,638	460	\$208,430	1030	387	\$263,121
2001	1,539	510	\$166,744	948	401	\$213,048
2002	1,724	581	\$206,567	1009	444	\$242,480
2003	1,791	553	\$209,858	952	436	\$248,231
2004	1,923	541	\$249,984	1024	424	\$290,624
2005	1,836	500	\$250,044	966	381	\$332,272
2006	2,330	504	\$212,219	1150	433	\$286,250
2007	2,207	670	\$193,180	1221	546	\$233,428

\* An occurrence is considered closed only when the last claim involved in the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication or for some defendants to be removed and others added.





**Closed Claim and Occurrence Count  
All Medical Care Providers**



Closed Occurrences 1995 - 2007											
						Total Number of Defendants:**			Defendants with Payment Made on Their Behalf		
Year Closed	Total Closed Occurrences*	Total paid Occurrences	Total Unpaid Occurrences	Total Indemnity	Average Indemnity per Paid Occurrence	Physician	Institutional	All Other	Physician	Institutional	All Other
1995	1209	501	708	\$72,731,586	\$145,173	858	613	173	265	241	79
1996	1182	496	686	\$92,304,571	\$186,098	914	652	217	263	231	89
1997	1011	418	593	\$84,967,520	\$203,272	759	632	200	199	226	98
1998	967	414	553	\$72,937,380	\$176,177	733	579	233	143	218	118
1999	1064	479	585	\$70,159,591	\$146,471	746	667	225	207	256	98
2000	1030	387	643	\$101,304,255	\$261,768	847	650	223	209	191	85
2001	948	401	547	\$84,272,541	\$210,156	731	621	187	206	212	86
2002	1009	444	565	\$107,273,734	\$241,608	791	648	197	204	234	95
2003	952	436	516	\$108,228,529	\$248,231	767	732	201	210	260	82
2004	1024	424	600	\$121,386,088	\$286,288	875	741	233	222	217	96
2005	966	381	585	\$116,724,178	\$306,363	876	707	216	188	229	72
2006	1150	433	717	\$119,442,682	\$275,849	1052	874	275	164	273	88
2007	1221	546	675	\$127,439,782	\$233,406	1085	1006	226	230	341	86

\* An occurrence is considered closed only when the last claim involved in the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication, or for some defendants to be removed and others added.

\*\*The count of defendants will not reconcile with the claim counts presented elsewhere in the report for any given year. This is due to the fact that claims (representing each defendant) are presented for the year in which the individual claim is closed. Occurrences are reported for the year that the last claim associated with the occurrence is closed. For example, two defendants involved in a single occurrence may settle in different years. Reported on an occurrence basis, both claims (or defendants) will be reported closed during the year that the last defendant settled.

Closed Occurrences With At Least One Physician Defendant 1995 – 2007***											
						Total Number of Defendants**			Defendants with Payment Made on Their Behalf		
Year Closed	Total Closed Occurrences*	Total Paid Occurrences	Total Unpaid Occurrences	Total Indemnity	Average Indemnity per Paid Occurrence	Physician	Institutional	All Other	Physician	Institutional	All Other
1995	699	261	438	\$48,545,438	\$185,998	858	210	26	265	59	8
1996	689	281	408	\$65,818,990	\$234,231	914	279	35	263	72	14
1997	547	210	337	\$59,291,781	\$282,342	759	278	19	199	85	8
1998	503	188	315	\$51,445,426	\$273,646	733	278	14	143	90	4
1999	550	243	307	\$45,262,870	\$186,267	746	276	27	207	93	8
2000	586	232	354	\$71,394,927	\$307,737	847	341	30	209	98	9
2001	506	202	304	\$62,014,773	\$307,004	731	262	32	206	73	15
2002	559	220	339	\$64,196,455	\$291,802	791	296	26	204	83	6
2003	513	235	278	\$73,136,469	\$311,219	767	386	36	210	114	14
2004	572	236	336	\$91,903,480	\$389,422	875	392	32	222	97	13
2005	566	217	349	\$86,267,926	\$397,548	876	397	64	188	108	15
2006	673	222	451	\$88,725,681	\$399,665	1052	506	86	164	127	13
2007	713	300	413	\$88,249,690	\$294,166	1085	595	50	230	160	13

\* An occurrence is considered closed only when the last claim involved in the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication, or for some defendants to be removed and others added.

\*\*The count of defendants will not reconcile with the claim counts presented elsewhere in the report for any given year. This is due to the fact that claims (representing each defendant) are presented for the year in which the individual claim is closed. Occurrences are reported for the year that the last claim associated with the occurrence is closed. For example, two defendants involved in a single occurrence may settle in different years. Reported on an occurrence basis, both claims (or defendants) will be reported closed during the year that the last defendant settled.

\*\*\*This and the following tables are not mutually exclusive. For example, the category "closed occurrences with at least one *paid* physician defendant" is a subset of the category "closed occurrences with at least one physician defendant."

Closed Occurrences With At Least One Payment Made on Behalf of a Physician Defendant 1995 - 2007											
Year Closed	Total Closed Occurrences*	Total Paid Occurrences	Total Unpaid Occurrences	Total Indemnity	Average Indemnity per Paid Occurrence	Total Number of Defendants**			Defendants with Payment Made on Their Behalf		
						Physician	Institutional	All Other	Physician	Institutional	All Other
1995	239	239	NA	\$45,097,659	\$188,693	303	76	16	265	34	7
1996	242	242	NA	\$59,702,089	\$246,703	313	96	22	263	33	11
1997	173	173	NA	\$49,397,306	\$285,534	253	97	6	199	37	3
1998	130	130	NA	\$32,442,521	\$249,558	188	72	1	143	25	0
1999	188	188	NA	\$38,215,006	\$203,271	248	90	11	207	33	6
2000	189	189	NA	\$59,271,760	\$313,607	269	116	17	209	48	4
2001	173	173	NA	\$54,569,504	\$315,431	281	102	12	206	47	10
2002	178	178	NA	\$54,265,831	\$304,864	271	110	8	204	38	6
2003	186	186	NA	\$62,042,698	\$333,563	306	163	15	210	61	5
2004	191	191	NA	\$84,307,565	\$441,401	320	154	8	222	53	5
2005	168	168	NA	\$77,341,870	\$460,368	265	146	21	188	56	10
2006	144	144	NA	\$61,876,960	\$429,701	256	143	6	164	47	3
2007	205	205	NA	\$65,460,065	\$319,317	334	174	21	230	60	10

\* An occurrence is considered closed only when the last claim involved in the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication, or for some defendants to be removed and others added.

\*\*The count of defendants will not reconcile with the claim counts presented elsewhere in the report for any given year. This is due to the fact that claims (representing each defendant) are presented for the year in which the individual claim is closed. Occurrences are reported for the year that the last claim associated with the occurrence is closed. For example, two defendants involved in a single occurrence may settle in different years. Reported on an occurrence basis, both claims (or defendants) will be reported closed during the year that the last defendant settled.

Closed Occurrences With At Least One Institutional Defendant (Hospital or Clinic) 1995 - 2007											
							Total Number of Defendants**			Defendants with Payment Made on Their Behalf	
Year Closed	Total Closed Occurrences*	Total Paid Occurrences	Total Unpaid Occurrences	Total Indemnity	Average Indemnity per Paid Occurrence	Physician	Institutional	All Other	Physician	Institutional	All Other
1995	560	262	298	\$39,928,537	\$152,399	262	613	15	71	241	7
1996	576	272	304	\$55,496,384	\$204,031	366	652	39	90	231	17
1997	527	239	288	\$63,532,851	\$265,828	362	632	28	95	226	10
1998	477	226	251	\$55,877,423	\$247,245	352	579	22	64	218	3
1999	566	280	286	\$43,861,349	\$156,648	351	667	29	84	256	7
2000	512	208	304	\$75,080,249	\$360,963	406	650	28	88	191	8
2001	499	235	264	\$56,975,147	\$242,447	327	621	36	95	212	15
2002	534	268	266	\$73,450,511	\$274,069	379	648	23	96	234	10
2003	569	292	277	\$79,298,313	\$271,570	411	732	37	119	260	12
2004	579	275	304	\$91,817,081	\$333,880	476	741	42	128	217	18
2005	557	252	305	\$89,818,195	\$356,421	486	707	50	111	229	14
2006	681	316	365	\$99,706,928	\$315,528	624	874	71	106	273	20
2007	773	380	393	\$98,467,330	\$259,125	675	1006	39	127	341	7

\* An occurrence is considered closed only when the last claim involved in the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication, or for some defendants to be removed and others added.

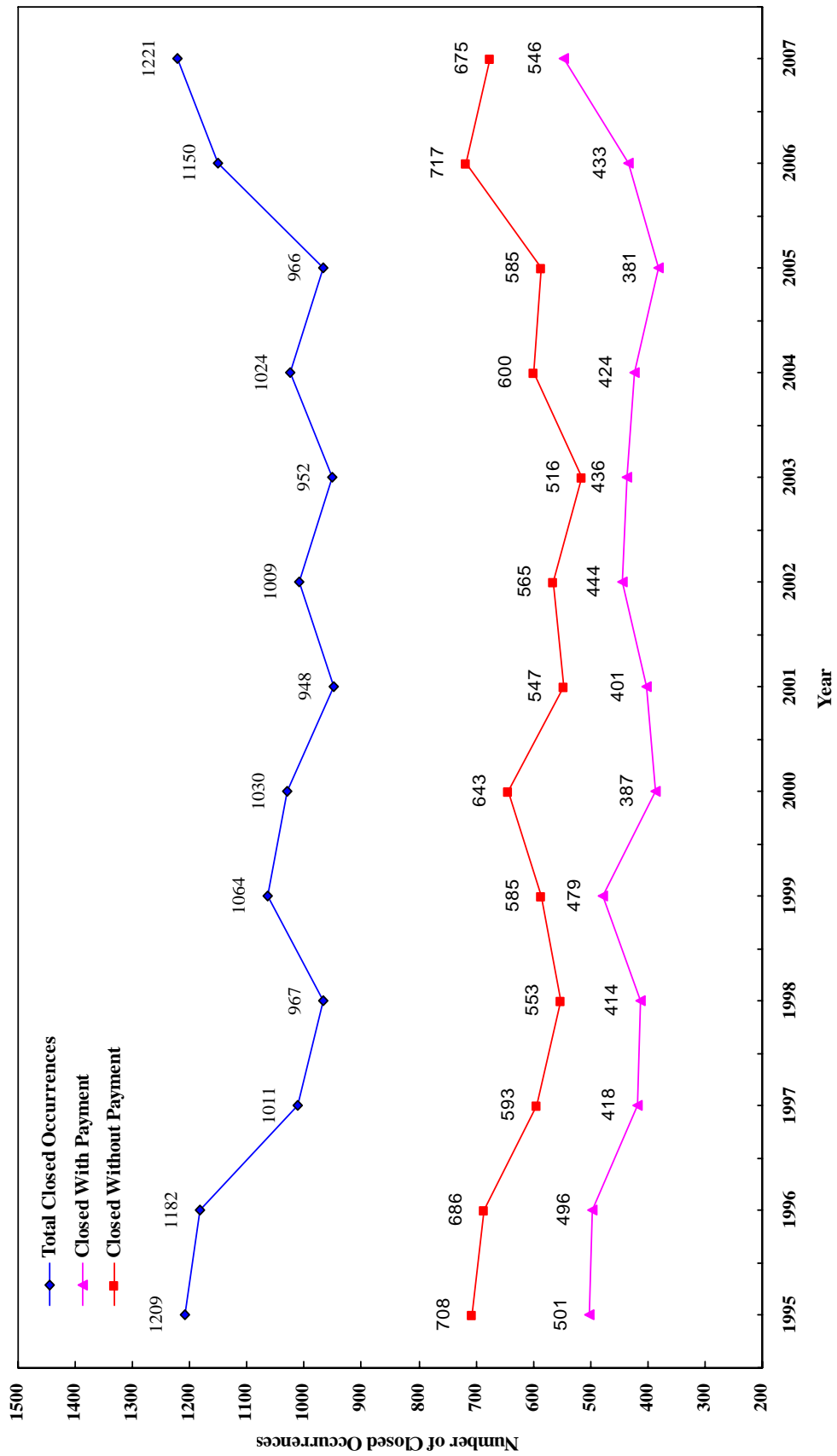
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Closed Occurrences With At Least One Payment Made on Behalf of a Institutional Defendant (Hospital or Clinic) 1995 - 2007											
						Total Number of Defendants**			Defendants with Payment Made on Their Behalf		
Year Closed	Total Closed Occurrences*	Total Paid Occurrences	Total Unpaid Occurrences	Total Indemnity	Average Indemnity per Paid Occurrence	Physician	Institutional	All Other	Physician	Institutional	All Other
1995	227	227	NA	\$31,935,938	\$140,114	76	258	6	31	242	4
1996	218	218	NA	\$45,627,619	\$209,353	124	256	16	38	234	9
1997	192	192	NA	\$53,071,351	\$273,347	150	269	14	46	235	6
1998	191	191	NA	\$48,703,959	\$270,175	135	256	10	27	225	1
1999	236	236	NA	\$36,895,605	\$155,897	137	305	17	34	259	3
2000	166	166	NA	\$64,837,742	\$392,189	148	241	15	45	193	5
2001	200	200	NA	\$46,698,147	\$239,206	119	276	17	61	216	10
2002	215	215	NA	\$59,363,418	\$277,424	142	276	6	40	238	3
2003	233	233	NA	\$64,956,377	\$278,783	167	326	8	59	260	5
2004	208	208	NA	\$70,750,102	\$344,556	152	292	13	60	220	7
2005	202	202	NA	\$74,324,782	\$396,109	176	295	24	57	238	9
2006	255	255	NA	\$80,100,008	\$328,438	237	370	40	48	279	11
2007	316	316	NA	\$84,658,891	\$263,942	291	502	21	64	372	7

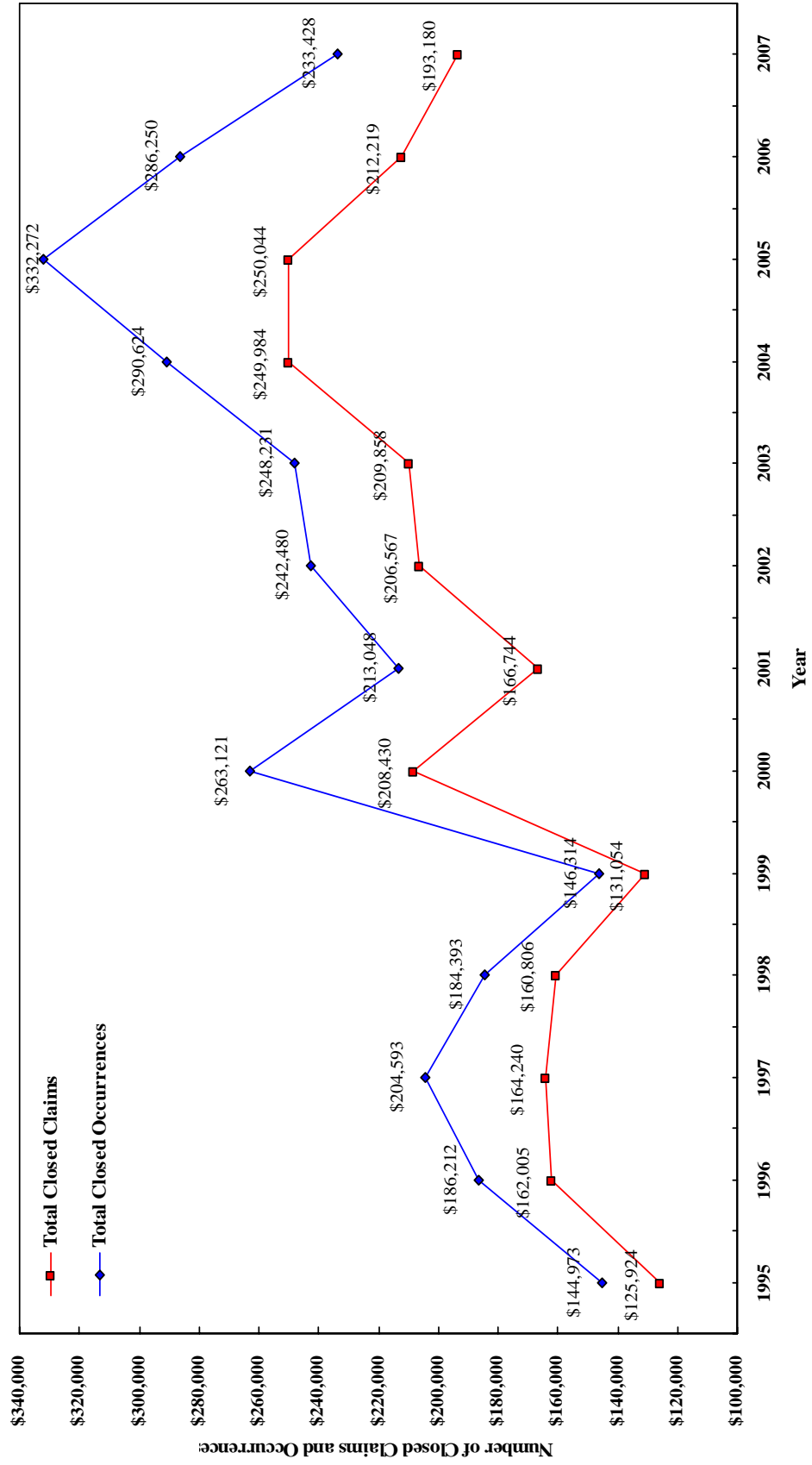
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**Closed Occurrence Count  
All Medical Care Providers**



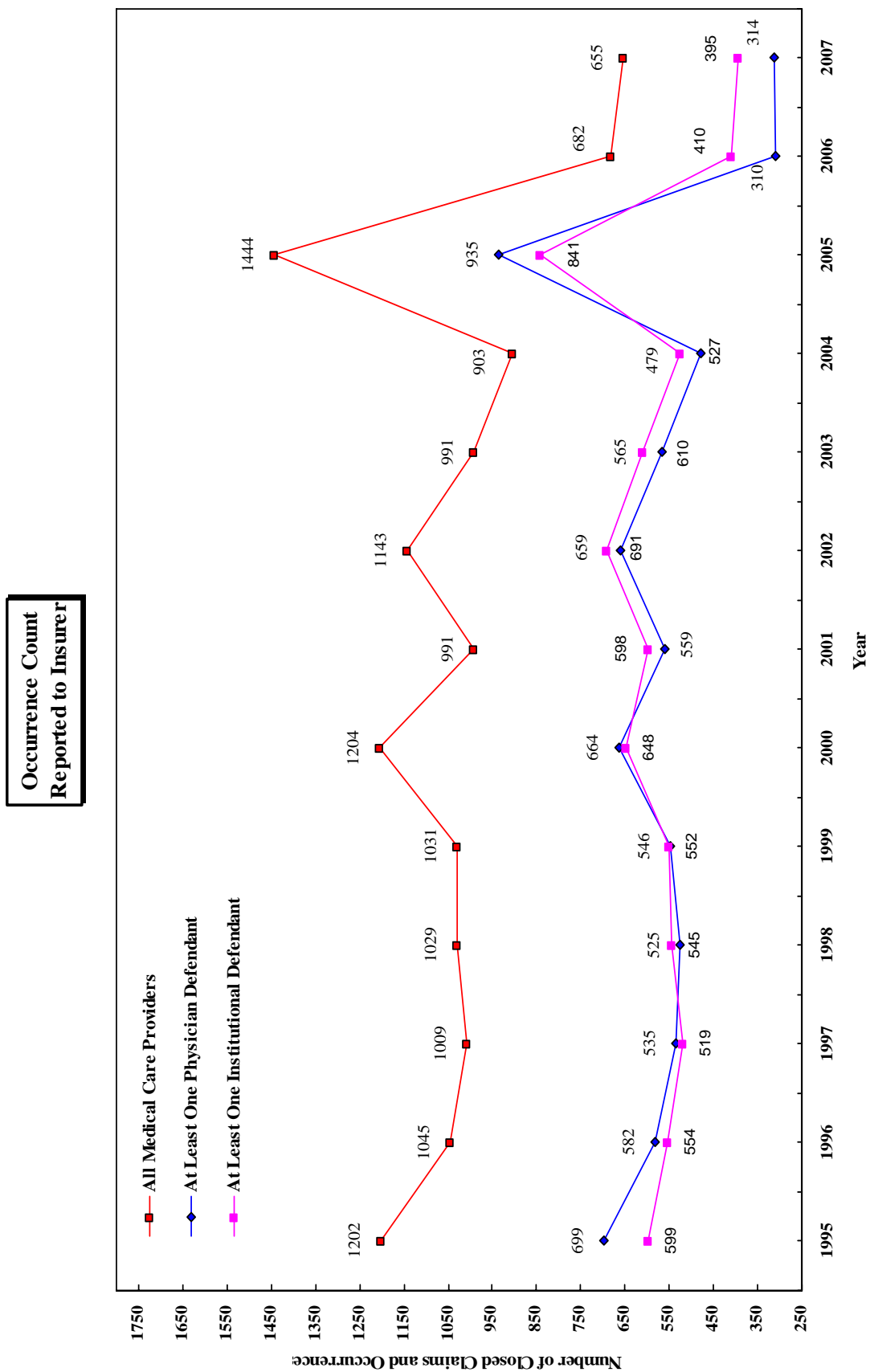
**Average Indemnity Paid  
All Medical Care Providers**





<b>All Reported or Newly Opened Occurrences (includes Occurrences which have not been Closed)</b>				
<b>Year Reported</b>	<b>Reported Occurrences</b>	<b>Physician Defendants*</b>	<b>Institutional Defendants*</b>	<b>All Other Defendants*</b>
1995	1202	1006	733	220
1996	1045	845	695	203
1997	1009	759	630	239
1998	1029	774	687	234
1999	1031	769	683	242
2000	1204	969	841	234
2001	991	829	785	217
2002	1143	1055	915	224
2003	991	836	803	213
2004	903	741	682	229
2005	1444	1460	1089	303
2006	682	474	458	168
2007	655	449	437	135

\*For any given year, defendants may not equal the number of claims reported elsewhere. This is because occurrences are considered reported in the year in which a claim has been filed for the first defendant involved in an occurrence.



All Reported With At Least One Physician Defendant**				
Year Reported	Reported Occurrences	Physician Defendants*	Institutional Defendants*	All Other Defendants*
1995	699	1006	317	39
1996	582	845	333	20
1997	535	759	287	31
1998	525	774	325	22
1999	546	769	330	45
2000	664	969	405	36
2001	559	829	442	41
2002	659	1055	530	47
2003	565	836	455	58
2004	479	741	364	50
2005	935	1460	687	117
2006	310	474	178	30
2007	314	449	191	22

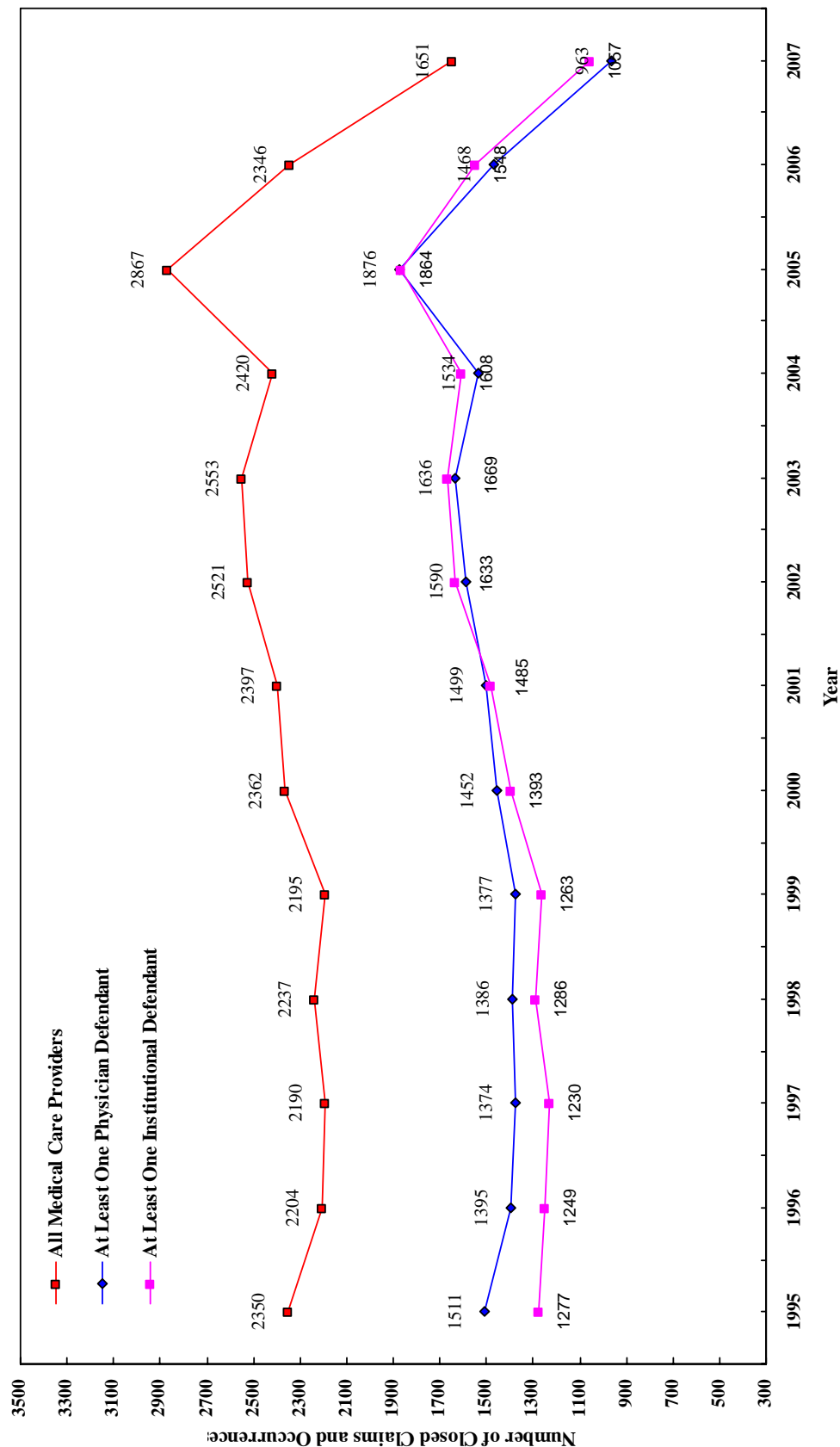
\*For any given year, defendants may not equal the number of claims reported elsewhere. This is because occurrences are considered reported in the year in which a claim has been filed for the first defendant involved in an occurrence.

\*\*This and the following tables are not mutually exclusive. For example, the category “closed occurrences with at least one physician defendant” is a subset of the category “closed occurrences with at least one *paid* physician defendant.”

All Reported With At Least One Institutional Defendant (Hospital or Clinic)				
Year Reported	Reported Occurrences	Physician Defendants*	Institutional Defendants*	All Other Defendants*
1995	599	435	733	38
1996	554	420	695	33
1997	519	354	630	38
1998	545	394	687	27
1999	552	384	683	48
2000	648	478	841	47
2001	598	495	785	28
2002	691	662	915	49
2003	610	486	803	57
2004	527	421	682	56
2005	841	857	1089	71
2006	410	229	458	25
2007	395	255	437	15

\*For any given year, defendants may not equal the number of claims reported elsewhere. This is because occurrences are considered reported in the year in which a claim has been filed for the first defendant involved in an occurrence.

**Pending Occurrences: Occurrences Open at Year End  
Reported to Insurer**



Claims that are reopened are not counted as pending during the interval between the closing of the original claim and the reopen date. To do otherwise would artificially deflate the claim counts for the most recent years compared to earlier years, since some recently closed claims will be reopened in the future.

## Section VIII

# Nature and Substance of Allegations and Outcomes

**Nature and substance of malpractice allegations** In 2004, the DIFP added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this field has proven quite limited. In many instances, it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a description that conveys no additional information beyond knowledge obtained from the mere fact that a claim has been filed.<sup>1</sup>

As part of the data enhancements associated with new legislation, additional typologies were developed to capture more meaningful details about the nature of allegations of malpractice. As part of the process of perfecting these typologies, nearly 5,000 records were recoded based on descriptive narratives submitted with each claim. In addition, new typologies were developed to capture greater detail about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

It is anticipated that insurers will begin reporting data under the new allegation and injury codes in 2008. To our knowledge, no other state or federal entity that collects medical malpractice data captures this level of detail. Missouri’s data is expected to be the most complete and exhaustive record of malpractice claims in the country.

**Readers are cautioned that the numbers derived from the recoding process are not intended to be an absolute accounting of all types of errors.** The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date of the filings on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations. This problem will be remedied once insurers themselves begin to capture and report the data. The allegation and severity of injury recodes were performed on all claims closed since 2004.

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<sup>1</sup> That is, one can assume that there is an allegation of *improper performance* from the mere fact that a claim has been filed. The code adds no new information about the nature and substance of the allegation.



Malpractice Occurrences by Category of Alleged Error Closed Occurrences, 2004-2007						
Category	Occurrences	Paid Occurrences	Defendants	Defendants with Indemnity Payment	Total Indemnity	Average Indemnity
Anesthesia Errors	71	35	128	44	\$9,232,710	\$263,792
Diagnostic errors	749	309	1,593	413	\$120,047,505	\$388,503
IV and Blood	53	30	88	33	\$3,815,391	\$127,180
Medication related	433	149	612	174	\$29,534,774	\$198,220
Patient Safety	416	198	549	218	\$22,548,919	\$113,883
Pregnancy	253	122	527	172	\$75,890,823	\$622,056
Surgery	1,218	511	2,224	614	\$141,484,579	\$276,878
Treatment	677	242	1,193	279	\$48,763,496	\$201,502
<b>Total Known</b>	<b>3,870</b>	<b>1,596</b>	<b>6,914</b>	<b>1,947</b>	<b>\$451,318,197</b>	<b>\$282,781</b>
Unknown	406	106	529	112	\$17,753,540	\$167,486
<b>Total</b>	<b>4,276</b>	<b>1,702</b>	<b>7,443</b>	<b>2,059</b>	<b>\$469,071,737</b>	<b>\$275,600</b>

Malpractice Occurrences by Category of Alleged Error Closed occurrences, 2004-2007 Column Percents					
Category	Occurrences	Paid Occurrences	Defendants	Defendants with Indemnity Payment	Total Indemnity
Anesthesia Errors	1.8%	2.2%	1.9%	2.3%	2.0%
Diagnostic errors	19.4%	19.4%	23.0%	21.2%	26.6%
IV and Blood	1.4%	1.9%	1.3%	1.7%	0.8%
Medication related	11.2%	9.3%	8.9%	8.9%	6.5%
Patient Safety	10.7%	12.4%	7.9%	11.2%	5.0%
Pregnancy	6.5%	7.6%	7.6%	8.8%	16.8%
Surgery	31.5%	32.0%	32.2%	31.5%	31.3%
Treatment	17.5%	15.2%	17.3%	14.3%	10.8%
<b>Total Known</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Occurrences, Indemnity and Injury Severity By Allegation Claims Closed 2004-2007					
Allegation	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity	Average Injury Severity (1 -9)
<b>Surgery Related - Error During Surgery</b>					
Unintentional cut, tear, or burn during surgery	235	123	\$39,870,319	\$324,149	5.9
Surgical or other foreign body retained	73	39	\$3,657,678	\$93,787	4.0
Injury from patient positioning	18	5	\$1,995,000	\$399,000	5.4
Other injury during surgery	64	18	\$7,318,063	\$406,559	5.3
Improper placement of prosthetic or therapeutic device; or wrong device	70	29	\$4,706,250	\$162,284	5.2
Improper closure	2		\$0		
Wrong patient	5	4	\$363,750	\$90,938	4.3
Wrong body part	24	19	\$2,063,750	\$108,618	4.4
Sutures, staples, etc., improperly placed	16	7	\$5,732,557	\$818,937	5.9
Other improper closure of surgical site	31	18	\$5,453,595	\$302,978	5.9
Equipment malfunction during surgery	5		\$0		
Allergic reaction to surgical material	3	1	\$475,000	\$475,000	9.0
Stroke during surgery	7	3	\$900,000	\$300,000	7.0
Myocardial infarction during surgery	18	8	\$2,391,281	\$298,910	8.6
Injury from embolism / thrombosis	9	7	\$2,306,707	\$329,530	9.0
Other ischemic or hypoxic event	2	1	\$450,000	\$450,000	9.0
Excess blood loss during surgery	7	2	\$1,364,478	\$682,239	8.0
Unknown vascular or hypoxic event during surgery	28	10	\$4,921,090	\$492,109	7.0
Errors of omission, failure to perform necessary function	1		\$0		
Contraindicated procedure or surgical clearance	5	3	\$810,000	\$270,000	5.7
Unknown problem	5	3	\$570,000	\$190,000	7.0
<b>Subtotal</b>	<b>627</b>	<b>299</b>	<b>\$85,206,658</b>	<b>\$284,972</b>	<b>5.6</b>
<b>Surgery Related - Complication After Surgery</b>					
Omissions - failure to render appropriate postsurgical treatment	21	9	\$1,216,817	\$135,202	6.6
Internal bleeding, leak from internal organ	16	7	\$4,034,876	\$576,411	8.1
Excess blood loss	2		\$0		
Failure to recognize other complications	14	6	\$1,789,505	\$298,251	5.5
Failure to diagnose or treat compartment syndrome	10	8	\$3,982,500	\$497,813	6.4
Failure to diagnose or treat other musculoskeletal problem after surgery	28	12	\$2,200,288	\$183,357	4.4
Post surgery care - unknown problem	27	8	\$2,675,738	\$334,467	6.4
Infection subsequent to surgery	155	46	\$17,645,196	\$383,591	5.3
<b>Subtotal</b>	<b>273</b>	<b>96</b>	<b>\$33,544,920</b>	<b>\$349,426</b>	<b>5.7</b>
<b>Surgery Related - Medication Errors (Excluding Anesthesia)</b>					
Vascular or hypoxic reaction to medication	1	1	\$142,860	\$142,860	9.0
Medication error - wrong dosage or wrong medication	6	4	\$277,000	\$69,250	3.5
Failure to administer necessary medication	3	1	\$100,000	\$100,000	7.0
Other adverse reaction or side effect to correct medication	7	1	\$637,500	\$637,500	9.0
Interaction effect between medications	1	1	\$375,000	\$375,000	5.0
Unknown problem	8	4	\$477,920	\$159,307	4.3
<b>Subtotal</b>	<b>27</b>	<b>13</b>	<b>\$2,535,280</b>	<b>\$195,022</b>	<b>5.5</b>



Occurrences, Indemnity and Injury Severity By Allegation Claims Closed 2004-2007					
Allegation	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity	Average Injury Severity (1 -9)
<b>Surgery Related - Unnecessary / Inappropriate Surgery</b>					
Unnecessary surgery	30	12	\$1,996,000	\$166,333	4.5
Surgery did not have intended result, alleged no improvement	97	30	\$4,522,406	\$150,747	4.4
Wrong procedure or treatment	6	3	\$290,000	\$96,667	4.3
Lack of informed consent	10	5	\$495,000	\$99,000	5.6
Unknown problem	6	1	\$75,000	\$75,000	5.0
<b>Subtotal</b>	<b>291</b>	<b>103</b>	<b>\$20,197,721</b>	<b>\$196,094</b>	<b>4.8</b>
Unknown surgical issue	142	52	\$12,819,315	\$246,525	5.1
<b>Total Surgery</b>	<b>1,218</b>	<b>511</b>	<b>\$141,484,579</b>	<b>\$276,878</b>	<b>5.5</b>
<b>Anesthesia Related</b>					
Improper Intubation	31	10	\$1,311,070	\$131,107	6.6
Allergic or other reaction to anesthetic	8	5	\$1,006,250	\$201,250	7.0
Wrong dosage or incorrect anesthetic	1	1	\$225,000	\$225,000	9.0
Respiratory complication with anesthesia	13	8	\$3,101,750	\$387,719	7.5
Cardiovascular complication with anesthesia	7	5	\$2,679,740	\$535,948	7.6
Unintended Intra-operative awareness	2	1	\$16,000	\$16,000	1.0
Other inadequate anesthetic problem	6	4	\$857,900	\$214,475	6.8
Unknown problem	3	1	\$35,000	\$35,000	6.0
<b>Subtotal</b>	<b>71</b>	<b>35</b>	<b>\$9,232,710</b>	<b>\$263,792</b>	<b>6.9</b>
<b>Medication Related (Excluding Surgery and Pregnancy and Childbirth)</b>					
Wrong dosage	54	36	\$9,110,922	\$253,081	4.1
Wrong medication	81	56	\$4,953,258	\$88,451	3.6
Wrong dosage or wrong medication (unclear from records)	10	4	\$1,734,090	\$433,523	5.0
Allergic reaction to medication	15	6	\$1,384,833	\$230,806	4.8
Interaction of two or more medications	18	9	\$2,002,500	\$222,500	7.7
Addiction or withdrawal issues	10	2	\$100,000	\$50,000	3.5
Toxicity associated with long term or excessive use	10	2	\$110,929	\$55,465	7.0
Other negative side effect of medications	199	23	\$5,591,069	\$243,090	5.8
Failure to administer necessary medications	9	2	\$850,000	\$425,000	7.5
Unknown problem	27	9	\$3,697,173	\$410,797	6.1
<b>Subtotal</b>	<b>433</b>	<b>149</b>	<b>\$29,534,774</b>	<b>\$198,220</b>	<b>4.6</b>
<b>Diagnosis Related (Excluding Surgery, Pregnancy and Childbirth)</b>					
Allergic reaction to diagnostic materials	1		\$0		
Improperly read x-ray, CT scan, or other radiological diagnostic	54	24	\$9,914,200	\$413,092	6.1
Lab or pathology error	2	2	\$780,000	\$390,000	6.5
Failure to administer appropriate diagnostic test	15	6	\$2,529,409	\$421,568	6.5
Failure to convey or communicate diagnostic results	2	2	\$555,000	\$277,500	7.0
Other failure to diagnose - staph infection	4	2	\$1,159,350	\$579,675	9.0
Other failure to diagnose - meningitis	4	3	\$645,000	\$215,000	8.7
Other failure to diagnose - cancer	162	56	\$21,642,606	\$386,475	7.7
Other failure to diagnose - septic condition	2	2	\$1,375,000	\$687,500	9.0
Other failure to diagnose - benign or unknown neoplasm	6		\$0		
Other failure to diagnose - heart conditions	37	13	\$5,057,000	\$389,000	7.9
Other failure to diagnose - cerebrovascular conditions	43	23	\$6,138,053	\$266,872	7.9

Occurrences, Indemnity and Injury Severity By Allegation Claims Closed 2004-2007					
Allegation	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity	Average Injury Severity (1 -9)
Other failure to diagnose - neurological or nervous system disorder	7	1	\$1,000,000	\$1,000,000	8.0
Other failure to diagnose - digestive system disorders	22	7	\$3,646,688	\$520,955	7.0
Other failure to diagnose - digestive system disorders	3	2	\$130,000	\$65,000	6.0
Other failure to diagnose - urinary system disorders	9	4	\$2,800,000	\$700,000	6.5
Other failure to diagnose - reproductive system disorders	5	3	\$568,750	\$189,583	5.3
Other failure to diagnose - respiratory disorders	6	3	\$810,000	\$270,000	9.0
Other failure to diagnose - traumatic injuries	49	21	\$2,482,631	\$118,221	5.0
Other failure to diagnose - spinal conditions	6	3	\$1,315,000	\$438,333	7.3
Other failure to diagnose -other musculoskeletal condition	3	2	\$360,000	\$180,000	4.0
Healthy patient diagnosed with condition	16	3	\$210,000	\$70,000	3.3
Other failure to diagnose	59	19	\$5,561,491	\$292,710	6.3
Other diagnostic delay	66	29	\$10,745,535	\$370,536	7.6
Unknown misdiagnosis	119	52	\$20,130,045	\$387,116	6.6
Unknown problem	47	27	\$20,491,747	\$758,954	7.5
<b>Subtotal</b>	<b>749</b>	<b>309</b>	<b>\$120,047,505</b>	<b>\$388,503</b>	<b>7.0</b>
<b>Pregnancy and Childbirth - Injury Primarily to Mother</b>					
Ectopic pregnancy	7	3	\$477,500	\$159,167	5.0
Surgical or other foreign body retained	9	2	\$115,000	\$57,500	3.5
Injury due to disproportion	5	2	\$135,000	\$67,500	6.5
Other injury to mother during C-section	5	1	\$7,500	\$7,500	3.0
Medication error during pregnancy	1		\$0		
Failure to treat maternal condition, NOC	5		\$0		
Other or unknown injury to mother	16	6	\$1,867,500	\$311,250	6.3
<b>Subtotal</b>	<b>48</b>	<b>14</b>	<b>\$2,602,500</b>	<b>\$185,893</b>	<b>5.4</b>
<b>Pregnancy and Childbirth - Injury Primarily to Child</b>					
Spontaneous abortion / stillbirth	3	1	\$10,000	\$10,000	9.0
Pre-term or low birth weight	7	3	\$2,020,000	\$673,333	6.3
Congenital virus	1	1	\$410,000	\$410,000	5.0
Injury during C-Section	14	7	\$5,777,812	\$825,402	7.3
Injury due to shoulder dystocia	24	18	\$11,677,437	\$648,747	5.9
Asphyxiation or hypoxia injury	11	6	\$6,725,000	\$1,120,833	6.3
Birth injury due to disproportion	7	4	\$2,150,000	\$537,500	6.3
Delay or failure to treat fetal distress	62	28	\$20,977,317	\$749,190	7.6
Other birth injury - cerebral palsy	1	1	\$127,500	\$127,500	6.0
Other birth injury - other cognitive or neurological deficit	19	14	\$13,585,500	\$970,393	7.3
Other injuries related to diagnostic errors	24	10	\$4,567,600	\$456,760	6.8
Other improper delivery	3	2	\$525,000	\$262,500	9.0
Fetal death or stillbirth due to other or unknown causes	16	6	\$3,919,999	\$653,333	9.0
Unknown injury to fetus or child	13	7	\$815,158	\$116,451	5.6
<b>Subtotal</b>	<b>205</b>	<b>108</b>	<b>\$73,288,323</b>	<b>\$678,596</b>	<b>7.0</b>
<b>Total Pregnancy &amp; Childbirth</b>	<b>253</b>	<b>122</b>	<b>\$75,890,823</b>	<b>\$622,056</b>	<b>6.8</b>
<b>Treatment Related - Contraction of Infection or Condition While Under Care</b>					
Contraction of staph infection	5	1	\$15,000	\$15,000	3.0

Occurrences, Indemnity and Injury Severity By Allegation Claims Closed 2004-2007					
Allegation	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity	Average Injury Severity (1 -9)
Contraction of meningitis	1		\$0		
Contraction of hepatitis	3		\$0		
Contraction of septic condition	5	2	\$600,000	\$300,000	9.0
Development of pressure ulcers during care, with our without infection	77	39	\$6,571,244	\$168,493	7.5
Contraction of gangrene or other necrotizing condition	1	1	\$733,000	\$733,000	9.0
Contraction of other disease or infection	27	7	\$555,895	\$79,414	4.4
<b>Subtotal</b>	<b>119</b>	<b>50</b>	<b>\$8,475,139</b>	<b>\$169,503</b>	<b>7.1</b>
<b>Treatment Related - Injury While Under Care</b>					
Unintentional cut during injection	20	7	\$421,225	\$60,175	4.3
Unintentional cut during endoscopic exam	20	9	\$1,975,000	\$219,444	6.3
Unintentional cut during heart catheterization	4	1	\$150,000	\$150,000	9.0
Unintentional cut during other catheterization	13	5	\$577,500	\$115,500	5.4
Unintentional cut during other procedure	13	8	\$1,220,000	\$152,500	3.8
Medical or other foreign body retained	4	2	\$626,703	\$313,352	5.0
Procedure performed on wrong body part	1		\$0		
Procedure performed on wrong patient	2	2	\$100,000	\$50,000	4.0
Overdose of radiation during course of therapy	3	1	\$87,500	\$87,500	4.0
Injury during insulin shock or electroshock treatment	1		\$0		
Equipment malfunction	2	2	\$345,000	\$172,500	4.5
Other improper performance	103	39	\$6,484,028	\$166,257	5.0
Injury during course of physical therapy	25	12	\$2,954,485	\$246,207	4.3
Injury during course of other treatment	15	4	\$114,586	\$28,647	3.8
Misset fracture / nonunion	3	1	\$15,000	\$15,000	5.0
<b>Subtotal</b>	<b>229</b>	<b>93</b>	<b>\$15,071,027</b>	<b>\$162,054</b>	<b>4.8</b>
<b>Treatment Related - Contraindicated Procedure or Treatment</b>					
Contraindicated procedure or treatment	4	3	\$522,500	\$174,167	7.3
Wrong procedure	16	6	\$573,470	\$95,578	3.3
Wrong equipment used during procedure	2	1	\$25,000	\$25,000	4.0
Unnecessary procedure	15	3	\$580,328	\$193,443	4.0
<b>Subtotal</b>	<b>37</b>	<b>13</b>	<b>\$1,701,298</b>	<b>\$130,869</b>	<b>4.5</b>
<b>Treatment Related - Failure to Provide Effective Treatment</b>					
Failure to manage course of treatment	164	31	\$6,924,109	\$223,358	6.2
Failure to perform necessary procedure	5	4	\$2,400,000	\$600,000	6.0
Failure to monitor condition	23	11	\$3,730,000	\$339,091	8.3
Failure to stabilize	2	1	\$215,000	\$215,000	9.0
Delay in providing necessary treatment	44	19	\$5,168,131	\$272,007	8.1
Delay in admission / premature discharge	10	4	\$1,248,074	\$312,019	6.8
Delay in referral or consultation	8	3	\$1,350,000	\$450,000	6.3
Failure to communication between practitioners	2	1	\$80,000	\$80,000	9.0
Failure to communicate with patient or family	4	1	\$38,000	\$38,000	1.0
Treatment did not have intended effect	2	1	\$37,774	\$37,774	1.0
Unknown	28	10	\$2,324,944	\$232,494	4.8
<b>Subtotal</b>	<b>292</b>	<b>86</b>	<b>23,516,032</b>	<b>\$273,442</b>	<b>6.7</b>

Occurrences, Indemnity and Injury Severity By Allegation Claims Closed 2004-2007					
Allegation	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity	Average Injury Severity (1 -9)
<b>Total Treatment Related</b>	<b>677</b>	<b>242</b>	<b>48,763,496</b>	<b>\$201,502</b>	<b>5.9</b>
<b>IV &amp; Blood Products</b>					
Contraction of staph infection	2	1	\$35,000	\$35,000	4.0
Mismatched blood used in transfusion	1	1	\$950,000	\$950,000	3.0
IV infiltration incident	24	13	\$1,821,752	\$140,135	5.1
Cut or tear to tissue or tendon	7	1	\$6,240	\$6,240	3.0
Wrong body part	1	1	\$12,500	\$12,500	5.0
Unknown IV or Blood Product Issue	18	13	\$989,899	\$76,146	3.7
<b>Subtotal</b>	<b>53</b>	<b>30</b>	<b>\$3,815,391</b>	<b>\$127,180</b>	<b>4.3</b>
<b>Patient Safety and Allegations Unrelated to Specific Medical Treatment</b>					
Falls on medical premises or while under care	220	109	\$11,834,696	\$108,575	5.4
Injury during lifting, transporting, or repositioning	32	22	\$1,538,583	\$69,936	5.0
Injury while being restrained	5	1	\$40,000	\$40,000	3.0
Other accidental injury while under care	41	32	\$5,167,390	\$161,481	5.2
Acts of self-harm	17	7	\$2,765,000	\$395,000	9.0
Sexual misconduct	13	6	\$253,250	\$42,208	1.7
Assault by staff	1		\$0		
Assault by 3rd Party	14	3	\$51,900	\$17,300	5.3
False imprisonment	4	1	\$5,000	\$5,000	3.0
Breach of confidentiality	17	4	\$91,500	\$22,875	1.5
Breach of other regulation	8	1	\$50,000	\$50,000	1.0
Abandonment	7	1	\$50,000	\$50,000	9.0
Other improper (legal, moral, ethical) conduct	9	3	\$328,500	\$109,500	1.7
Failure to instruct or communicate with patient	13	1	\$10,000	\$10,000	1.0
Religious issue	1		\$0		
Unknown problem	14	7	\$363,100	\$51,871	3.6
<b>Subtotal</b>	<b>416</b>	<b>198</b>	<b>\$22,548,919</b>	<b>\$113,883</b>	<b>5.1</b>
<b>Total Identified Occurrences</b>	<b>3,870</b>	<b>1,596</b>	<b>451,318,197</b>	<b>\$282,781</b>	<b>5.8</b>
Unknown problem	406	106	\$17,753,540	\$167,486	5.5
<b>Total Occurrences</b>	<b>4,276</b>	<b>1,702</b>	<b>\$469,071,737</b>	<b>\$275,600</b>	<b>5.8</b>

Occurrences and Defendants By Allegation Closed Claims 2004-2007									
Allegation	Surgery Related –Error During Surgery				Total Defendants with Payments	% of Defendants Who were Physicians or Surgeons	% of Defendants with Payments Who were Physicians or Surgeons		
	Occurrences	Paid	Total Defendants	Total Payments					
Unintentional cut, tear, or burn during surgery	235	123	440	141	57.5%	59.6%			
Surgical or other foreign body retained	73	39	129	46	43.4%	37.0%			
Injury from patient positioning	18	5	35	5	34.3%	20.0%			
Other injury during surgery	64	18	104	20	59.6%	75.0%			
Improper placement of prosthetic or therapeutic device; or wrong device	70	29	117	32	59.8%	34.4%			
Improper closure	2		3		66.7%				
Wrong patient	5	4	10	7	50.0%	42.9%			
Wrong body part	24	19	54	25	46.3%	56.0%			
Sutures, staples, etc., improperly placed	16	7	26	8	65.4%	50.0%			
Other improper closure of surgical site	31	18	52	21	71.2%	81.0%			
Equipment malfunction during surgery	5		12		58.3%				
Allergic reaction to surgical material	3	1	9	1	44.4%				
Stroke during surgery	7	3	20	4	55.0%				
Myocardial infarction during surgery	18	8	33	10	57.6%	30.0%			
Injury from embolism / thrombosis	9	7	23	10	47.8%	50.0%			
Other ischemic or hypoxic event	2	1	6	2	50.0%	100.0%			
Excess blood loss during surgery	7	2	13	2	61.5%	50.0%			
Unknown vascular or hypoxic event during surgery	28	10	62	13	53.2%	46.2%			

Occurrences and Defendants By Allegation Closed Claims 2004-2007						
Allegation	Occurrences	Paid Occurrences	Total Defendants	Total Defendants with Payments	% of Defendants Who were Physicians or Surgeons	% of Defendants with Payments Who were Physicians or Surgeons
Errors of omission, failure to perform necessary function	1		1		100.0%	
Contraindicated procedure or surgical clearance	5	3	8	3	25.0%	
Unknown problem	5	3	11	5	63.6%	60.0%
<b>Subtotal</b>	<b>627</b>	<b>299</b>	<b>1,166</b>	<b>355</b>	<b>55.2%</b>	<b>52.4%</b>
Surgery Related – Complications Subsequent to Surgery						
Omissions - failure to render appropriate postsurgical treatment	21	9	41	9	61.0%	44.4%
Internal bleeding, leak from internal organ	16	7	44	12	56.8%	25.0%
Excess blood loss	2		4		75.0%	
Failure to recognize other complications	14	6	23	7	65.2%	28.6%
Failure to diagnose or treat compartment syndrome	10	8	41	17	61.0%	58.8%
Failure to diagnose or treat other musculoskeletal problem after surgery						
Post surgery care - unknown problem	28	12	48	14	56.3%	50.0%
Infection subsequent to surgery	27	8	57	10	56.1%	40.0%
	155	46	302	61	55.0%	45.9%
<b>Subtotal</b>	<b>273</b>	<b>96</b>	<b>560</b>	<b>130</b>	<b>56.8%</b>	<b>44.6%</b>
Surgery Related – Medication Errors (Excluding Anesthesia)						
Vascular or hypoxic reaction to medication	1	1	1	1		
Infection subsequent to surgery attributed to improper medication	3	1	4	1	50.0%	100.0%
Medication error - wrong dosage or wrong medication	6	4	7	4	42.9%	25.0%
Failure to administer necessary medication	3	1	4	1	50.0%	
Adverse reaction or side effect to correct medication	7	1	15	4	66.7%	50.0%
Interaction effect between medications	1	1	2	1	50.0%	
Unknown problem	5	3	9	3	44.4%	33.3%
<b>Subtotal</b>	<b>27</b>	<b>13</b>	<b>44</b>	<b>16</b>	<b>52.3%</b>	<b>37.5%</b>

Occurrences and Defendants By Allegation Closed Claims 2004-2007							% of Defendants Payments Who were Physicians or Surgeons
Allegation	Surgery Related – Unnecessary / Inappropriate Surgery				Total Defendants with Payments	% of Defendants Who were Physicians or Surgeons	
	Occurrences	Occurrences	Paid	Total Defendants			
Unnecessary surgery	30		12	51	14	47.1%	35.7%
Surgery did not have intended result	97		30	143	32	56.6%	53.1%
Wrong procedure or treatment	6		3	8	5	12.5%	20.0%
Lack of informed consent	10		5	18	5	50.0%	80.0%
Unknown problem	6		1	7	1	42.9%	
<b>Subtotal</b>	<b>149</b>		<b>51</b>	<b>227</b>	<b>57</b>	<b>52.0%</b>	<b>47.4%</b>
Unknown surgical problem	142		52	227	56	49.3%	42.9%
<b>Total Surgery</b>	<b>1,218</b>		<b>511</b>	<b>2,224</b>	<b>614</b>	<b>54.6%</b>	<b>49.0%</b>
<b>Anesthesia Related</b>							
Improper Intubation	31		10	47	11	34.0%	9.1%
Allergic or other reaction to anesthetic	8		5	16	5	25.0%	
Wrong dosage or incorrect anesthetic	1		1	1	1	100.0%	100.0%
Respiratory complication with anesthesia	13		8	24	11	41.7%	45.5%
Cardiovascular complication with anesthesia	7		5	18	10	50.0%	60.0%
Unintended Intra-operative awareness	2		1	3	1	33.3%	
Other inadequate anesthetic problem	6		4	12	4	33.3%	
Unknown problem	3		1	7	1	42.9%	
<b>Subtotal</b>	<b>71</b>		<b>35</b>	<b>128</b>	<b>44</b>	<b>37.5%</b>	<b>29.5%</b>
<b>Medication Problem (Excluding Surgery and Pregnancy and Childbirth)</b>							
Wrong dosage	54		36	84	42	23.8%	9.5%
Wrong medication	81		56	98	59	18.4%	5.1%
Wrong dosage or wrong medication (unclear from records)	10		4	13	5	38.5%	60.0%
Allergic reaction to medication	15		6	24	8	33.3%	12.5%

Occurrences and Defendants By Allegation Closed Claims 2004-2007						
Allegation	Occurrences	Paid Occurrences	Total Defendants	Total Defendants with Payments	% of Defendants Who were Physicians or Surgeons	% of Defendants with Payments Who were Physicians or Surgeons
Interaction of two or more medications	18	9	39	16	46.2%	43.8%
Addiction or withdrawal issues	10	2	15	2	46.7%	
Toxicity associated with long term or excessive use	10	2	12	2	75.0%	50.0%
Other negative side effect of medications	199	23	280	26	71.1%	46.2%
Failure to administer necessary medications	9	2	10	3	50.0%	33.3%
Unknown problem	27	9	37	11	51.4%	45.5%
<b>Subtotal</b>	<b>433</b>	<b>149</b>	<b>612</b>	<b>174</b>	<b>50.3%</b>	<b>21.3%</b>
Diagnosis Related						
Allergic reaction to diagnostic materials	1		1			
Improperly read x-ray, CT scan, or other radiological diagnostic	54	24	119	37	49.6%	40.5%
Lab or pathology error	2	2	7	2	57.1%	
Failure to administer appropriate diagnostic test	15	6	19	7	52.6%	42.9%
Failure to convey or communicate diagnostic results	2	2	4	4	50.0%	50.0%
Other failure to diagnose - staph infection	4	2	10	3	50.0%	66.7%
Other failure to diagnose - meningitis	4	3	11	3	72.7%	33.3%
Other failure to diagnose - cancer	162	56	385	73	60.5%	57.5%
Other failure to diagnose - septic condition	2	2	6	3	66.7%	100.0%
Other failure to diagnose - benign or unknown neoplasm	6		7		71.4%	
Other failure to diagnose - heart conditions	37	13	77	14	64.9%	50.0%
Other failure to diagnose - cerebrovascular conditions	43	23	89	30	62.9%	60.0%
Other failure to diagnose - neurological or nervous system disorder	7	1	17	2	70.6%	50.0%
Other failure to diagnose - digestive system disorders	22	7	44	12	63.6%	41.7%
Other failure to diagnose - digestive system disorders	3	2	5	3	60.0%	33.3%
Other failure to diagnose - urinary system disorders	9	4	13	6	61.5%	33.3%



Occurrences and Defendants By Allegation Closed Claims 2004-2007							% of Defendants with Payments Who were Physicians or Surgeons
Allegation	Occurrences	Paid Occurrences	Total Defendants	Total Defendants with Payments	Defendants Who were Physicians or Surgeons		
Other failure to diagnose - reproductive system disorders	5	3	13	6	53.8%		33.3%
Other failure to diagnose - respiratory disorders	6	3	13	4	61.5%		50.0%
Other failure to diagnose - traumatic injuries	49	21	89	24	56.2%		62.5%
Other failure to diagnose - spinal conditions	6	3	10	5	40.0%		20.0%
Other failure to diagnose - other musculoskeletal condition	3	2	7	3	57.1%		33.3%
Healthy Patient Diagnosed with Condition	16	3	26	4	69.2%		50.0%
Other failure to diagnose	59	19	85	22	47.1%		50.0%
Other diagnostic delay	66	29	133	34	58.6%		58.8%
Unknown misdiagnosis	119	52	259	69	53.3%		39.1%
Unknown problem	47	27	144	43	53.5%		41.9%
<b>Subtotal</b>	<b>749</b>	<b>309</b>	<b>1,593</b>	<b>413</b>	<b>57.2%</b>		<b>48.7%</b>
<b>Pregnancy and Childbirth – Injury Primarily to Mother</b>							
Ectopic pregnancy	7	3	24	4	54.2%		50.0%
Surgical or other foreign body retained	9	2	11	3	54.5%		66.7%
Injury due to disproportion	5	2	6	2	66.7%		50.0%
Other injury to mother during C-section	5	1	7	1	42.9%		
Medication error during pregnancy	1		1		100.0%		
Failure to treat other maternal condition	5		15		53.3%		
Other or unknown injury to mother	16	6	36	12	58.3%		75.0%
<b>Subtotal</b>	<b>48</b>	<b>14</b>	<b>100</b>	<b>22</b>	<b>56.0%</b>		<b>63.6%</b>
<b>Pregnancy and Childbirth – Injury Primarily to Child</b>							
Spontaneous abortion / stillbirth	3	1	7	1	28.6%		
Pre-term or low birth weight	7	3	16	5	31.3%		20.0%
Congenital virus	1	1	4	2	25.0%		50.0%



Occurrences and Defendants By Allegation Closed Claims 2004-2007							% of Defendants with Payments Who were Physicians or Surgeons
Allegation	Occurrences	Paid Occurrences	Total Defendants	Total Defendants with Payments	Defendants Who were Physicians or Surgeons		
Unintentional cut during injection	20	7	33	7	36.4%		42.9%
Unintentional cut during endoscopic exam	20	9	35	10	71.4%		70.0%
Unintentional cut during heart catheterization	4	1	13	1	53.8%		
Unintentional cut during other catheterization	13	5	20	6	45.0%		50.0%
Unintentional cut during other procedure	13	8	16	9	18.8%		11.1%
Medical or other foreign body retained	4	2	5	2	40.0%		50.0%
Procedure performed on wrong body part	1		1	1	100.0%		
Procedure performed on wrong patient	2	2	2	2			
Overdose of radiation during course of therapy	3	1	4	1	75.0%		100.0%
Injury during insulin shock or electroshock treatment	1		3		66.7%		
Equipment malfunction	2	2	2	2	50.0%		50.0%
Other improper performance	103	39	175	44	56.0%		45.5%
Injury during course of physical therapy	25	12	27	12	3.7%		
Injury during course of other treatment	15	4	25	4	44.0%		
Misset fracture / nonunion	3	1	3	1	33.3%		
<b>Subtotal</b>	<b>229</b>	<b>93</b>	<b>364</b>	<b>101</b>	<b>48.4%</b>		<b>36.6%</b>
<b>Treatment Related – Incorrect of Unnecessary Treatment-</b>							
Contraindicated procedure or treatment	4	3	6	3	50.0%		33.3%
Wrong procedure	16	6	23	6	47.8%		16.7%
Wrong equipment used during procedure	2	1	3	1			
Unnecessary procedure	15	3	24	3	45.8%		33.3%
<b>Subtotal</b>	<b>37</b>	<b>13</b>	<b>56</b>	<b>13</b>	<b>44.6%</b>		<b>23.1%</b>
<b>Treatment Related – Failure to Provide Effective Treatment</b>							
Failure to manage course of treatment	164	31	366	39	57.9%		46.2%

Occurrences and Defendants By Allegation Closed Claims 2004-2007							% of Defendants with Payments Who were Physicians or Surgeons
Allegation	Occurrences	Paid Occurrences	Total Defendants	Total Defendants with Payments	Defendants Who were Physicians or Surgeons	Defendants Who were Physicians or Surgeons	
Failure to perform necessary procedure	5	4	10	5	60.0%	60.0%	
Failure to monitor condition	23	11	42	14	40.5%	28.6%	
Failure to stabilize	2	1	2	1	100.0%	100.0%	
Delay in providing necessary treatment	44	19	100	25	48.0%	44.0%	
Delay in admission / premature discharge	10	4	18	4	50.0%	25.0%	
Delay in referral or consultation	8	3	15	5	40.0%	20.0%	
Failure to communicate between practitioners	2	1	4	2	50.0%	50.0%	
Failure to communicate with patient or family	4	1	4	1	75.0%		
Treatment did not have intended effect	2	1	4	1	50.0%		
<b>Subtotal</b>	<b>264</b>	<b>76</b>	<b>565</b>	<b>97</b>	<b>54.3%</b>	<b>41.2%</b>	
Unknown	28	10	30	11	36.7%	36.4%	
<b>Total Treatment</b>	<b>677</b>	<b>242</b>	<b>1,193</b>	<b>279</b>	<b>49.2%</b>	<b>34.8%</b>	
<b>IV and Blood Products</b>							
Contraction of staph infection	2	1	2	1	50.0%		
Mismatched blood used in transfusion	1	1	1	1			
IV infiltration incident	24	13	44	16	36.4%	6.3%	
Cut or tear to tissue or tendon	7	1	13	1	61.5%		
Wrong body part	1	1	1	1			
Unknown	16	12	21	12	4.8%		
Unknown problem	2	1	6	1	50.0%		
<b>Subtotal</b>	<b>53</b>	<b>30</b>	<b>88</b>	<b>33</b>	<b>33.0%</b>	<b>3.0%</b>	
<b>Patient Safety and Allegations Unrelated to a Specific Treatment of Procedure</b>							
Falls on medical premises or while under care	220	109	289	117	19.7%	5.1%	
Injury during lifting, transporting, or repositioning	32	22	38	25	7.9%	8.0%	

Occurrences and Defendants By Allegation Closed Claims 2004-2007							% of Defendants with Payments Who were Physicians or Surgeons
Allegation	Occurrences	Paid Occurrences	Total Defendants	Total Defendants with Payments	Defendants Who were Physicians or Surgeons		
Injury while being restrained	5	1	5	1	60.0%		
Acts of self-harm	17	7	33	8	60.6%		12.5%
Sexual misconduct	13	6	19	8	36.8%		12.5%
Assault by staff	1		1				
Assault by 3rd Party	14	3	21	3	42.9%		
False imprisonment	4	1	6	1	33.3%		
Breach of confidentiality	17	4	19	4	36.8%		25.0%
Breach of other regulation	8	1	8	1	12.5%		100.0%
Abandonment	7	1	11	1	36.4%		
Other improper (legal, moral, ethical) conduct	9	3	11	3	36.4%		33.3%
Failure to instruct or communicate with patient	13	1	13	1	92.3%		
Religious issue	1		1				
Other injury while under care	41	32	51	36	17.6%		8.3%
Unknown problem	14	7	23	9	30.4%		11.1%
<b>Subtotal</b>	<b>416</b>	<b>198</b>	<b>549</b>	<b>218</b>	<b>26.4%</b>		<b>7.8%</b>
<b>Total known Allegations</b>	<b>3,870</b>	<b>1,596</b>	<b>6,914</b>	<b>1,947</b>	<b>50.7%</b>		<b>38.7%</b>
Unknown problem	406	106	529	112	32.7%		22.3%
<b>Total</b>	<b>4,276</b>	<b>1,702</b>	<b>7,443</b>	<b>2,059</b>	<b>52.2%</b>		<b>39.0%</b>

Surgery Related Occurrences by Initial Condition Closed Occurrences, 2004-2007				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
<b>Infectious Conditions</b>				
Middle ear, mastoid, or inner ear	2	2	\$153,750	5.0
Heart disease	1			
Acute upper respiratory infections	1			
<b>Gastrointestinal Conditions</b>				
Gastro-esophageal diseases	8	3	\$650,000	3.7
Other diseases of stomach	1			
Diseases of the appendix	12	8	\$363,598	6.6
Hernia	29	13	\$154,277	5.5
Crohn's disease	1			
Ulcerative colitis	1	1	\$200,000	5.0
Other non-infective gastroenteritis and colitis	2	2	\$268,750	6.5
Paralytic ileus and obstructions without hernia	7	5	\$425,224	8.0
Diverticular disease of intestine	7	3	\$624,363	7.0
Fissure and fistula	2	1	\$150,000	6.0
Gallbladder and pancreas	81	40	\$378,447	5.9
Other digestive disorders	4	1	\$575,000	5.0
<b>Genitourinary Conditions</b>				
Renal tubulo-interstitial disease	1			
Renal failure	3	1	\$285,000	9.0
Urolithiasis	1			
Other diseases of kidney or ureter	6	1	\$195,000	5.0
Other diseases of urinary system	5	1	\$200,000	9.0
Noninflammatory diseases of female pelvic organs	4	2	\$53,000	4.5
Other disorders of genitourinary tract	2	1	\$622	3.0
Unknown	42	24	\$462,527	6.2
<b>Integumentary Conditions</b>				
Skin Condition	2			
Disorders of skin appendages	4	2	\$96,000	4.0
<b>Auditory / Visual Conditions</b>				
Middle or inner ear	5	3	\$158,333	5.3
Disease of the eye	30	10	\$97,857	4.6
<b>Neurological / Nervous System Conditions</b>				
Inflammatory central nervous diseases	3	1	\$150,000	4.0
Unknown central nervous system disorder	1			
Migraine and headache syndromes	1			
Nerve, nerve root and plexus disorders	3	1	\$50,000	5.0
<b>Musculoskeletal Conditions</b>				
Musculoskeletal – spine	102	36	\$422,695	6.1
Musculoskeletal - excluding spine	166	74	\$174,476	4.6
<b>Cardiovascular Conditions</b>				
Heart disease	85	32	\$295,783	7.0

Surgery Related Occurrences by Initial Condition Closed Occurrences, 2004-2007				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Cerbrovascular diseases	4	3	\$804,167	7.7
Atherosclerosis	1			
Aortic aneurysm and dissections	4	2	\$1,037,500	7.0
other peripheral vascular diseases	1			
Arterial embolism and thrombosis	1			
Phlebitis and thrombophlebitis	1			
Varicose veins of lower extremities	1			
Diseases of the liver	1			
Hemorrhoids	2	2	\$606,250	5.5
Unknown	5	4	\$235,150	6.5
Metabolic or Endocrine Disorder				
Diabetes	3			
Obesity	24	16	\$444,306	7.2
Malnutrition / dehydration	1	1	\$50,000	9.0
Disorders of thyroid gland	6	4	\$192,370	7.0
Disorders of the endocrine glands	2	1	\$900,000	9.0
Other metabolic disorders	2			
Unknown	1			
Neoplasms and Cancer				
Unknown or benign neoplasm	18	8	\$479,688	6.6
Oral	1	1	\$200,000	5.0
Digestive organs	1			
Respiratory organs	6	3	\$279,167	9.0
Bone and cartilage	1	1	\$355,607	6.0
Skin	2	1	\$50,000	4.0
Breast	4	2	\$15,000	4.0
Female reproductive organs	4	2	\$424,855	6.5
Male reproductive organs	1			
Urinary tract, including kidney & bladder	1			
Unknown cancer	1	1	\$500,000	6.0
Respiratory Condition				
Sleep disorders, sleep apnea	1			
Acute upper respiratory infections	2	1	\$161,000	5.0
Other diseases of respiratory system	3	3	\$333,333	4.7
Unknown	3	1	\$3,000	3.0
Reproductive Condition				
Male reproductive system	3	1	\$30,000	4.0
Female reproductive system	61	22	\$228,742	5.3
Voluntary Sterilization	12	3	\$226,667	5.7
Physical Trauma				
Cuts, burns, abrasions to skin	3	2	\$52,500	3.5
Fracture	57	24	\$268,410	4.6
Dislocation	1			
Injury to tendons or muscle	13	5	\$118,400	4.8
Injury to internal organs	7	3	\$191,667	8.0

Surgery Related Occurrences by Initial Condition Closed Occurrences, 2004-2007				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Other physical injury or trauma	1	1	\$5,500	3.0
Unknown Internal Injury	2	1	\$6,000	3.0
Unknown traumatic injury	35	12	\$193,607	5.3
<b>Misc. / Other</b>				
Nursing home or geriatric care (unknown condition)	3	3	\$85,000	8.0
Cosmetic surgery	52	20	\$169,541	4.5
Not applicable (alleges did not have diagnosed condition, etc.)	8	2	\$31,250	2.5
<b>Total Known</b>	<b>993</b>	<b>424</b>	<b>\$287,477</b>	<b>5.6</b>
Unknown	225	87	\$225,223	4.8
<b>Total</b>	<b>1,218</b>	<b>511</b>	<b>\$276,878</b>	<b>5.5</b>

Diagnostic Related Occurrences by Initial Condition Closed Occurrences, 2004-2007				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
<b>Infectious Conditions</b>				
Diseases of the appendix	1			
Diseases of the liver	1			
Other digestive disorders	1	1	\$27,500	9.0
Other diseases of urinary system	1			
Skin infections	1			
Middle ear, mastoid, or inner ear	2			
Meningitis	8	6	\$257,833	8.8
Other infections of the central nervous system	5	3	\$1,466,667	7.0
Musculoskeletal – spine	5	2	\$312,500	8.0
Musculoskeletal - excluding spine	1	1	\$1,133,333	7.0
Heart disease	2	2	\$325,000	9.0
Acute upper respiratory infections	5	3	\$270,000	9.0
Influenza and pneumonia	4	3	\$373,333	7.0
Other lower respiratory infections	3	1	\$175,000	9.0
Reproductive system	2			
Staph infection	1	1	\$175,000	9.0
Musculoskeletal - excluding spine	1			
Abnormal findings-skin	1			
Progression of staph infection	1	1	\$3,500	9.0
Infectious disease - NOC	4	1	\$1,155,850	9.0
Unknown	1	1	\$300,000	5.0
<b>Gastrointestinal Condition</b>				
Gastric or peptic ulcer	2	1	\$2,250,000	9.0



Diagnostic Related Occurrences by Initial Condition Closed Occurrences, 2004-2007				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Diseases of the appendix	17	10	\$103,469	4.4
Hernia	1			
Ulcerative colitis	2			
Vascular disorders of the intestine	1	1	\$300,000	9.0
Paralytic ileus and obstructions without hernia	11	7	\$714,041	8.7
Diverticular disease of intestine	4	2	\$512,500	7.0
Fissure and fistula	1			
Diseases of the liver	2			
Gallbladder and pancreas	8			
Genitourinary Condition				
Glomerular disease	1	1	\$875,000	8.0
Renal tubulo-interstitial disease	1			
Renal failure	5	4	\$200,188	6.5
Urolithiasis	1	1	\$300,000	6.0
Other diseases of kidney or ureter	3	2	\$1,000,000	8.0
Other diseases of urinary system	1			
Unknown Gastrointestinal / Genitourinary Condition	9	4	\$132,500	7.5
Auditory / Visual Condition				
Disease of the eye	7	3	\$665,000	6.3
Neurological / Nervous System Conditions				
Inflammatory central nervous diseases	1	1	\$50,000	9.0
Multiple sclerosis	1			
Other demyelinating diseases	1	1	\$8,000,000	8.0
Epilepsy and related syndromes	3			
Transient cerebral ischemic attacks, vascular	1	1	\$40,000	6.0
Sleep disorders	1			
Hydrocephalus	2			
Cerebrovascular diseases	1			
Nerve, nerve root and plexus disorders	2			
Cauda Equina Syndrome	2	2	\$362,500	5.5
Musculoskeletal				
Musculoskeletal – spine	11	5	\$576,000	6.8
Musculoskeletal - excluding spine	8	3	\$133,333	4.0
Cardiovascular Condition				
Heart disease	67	29	\$448,950	7.7
Hypertensive diseases	1	1	\$625,000	9.0
Cerebrovascular diseases	36	24	\$421,144	7.8
Atherosclerosis	2	1	\$200,000	5.0
Aortic aneurysm and dissections	10	5	\$466,000	8.4
Other aneurysm	2			
Other peripheral vascular diseases	4	2	\$108,500	6.0
Arterial embolism and thrombosis	15	8	\$372,047	8.3
Other disorders of arteries	2	1	\$50,000	9.0
Disease of capillaries	1			
Phlebitis and thrombophlebitis	4	1	\$600,000	6.0

Diagnostic Related Occurrences by Initial Condition Closed Occurrences, 2004-2007				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Portal vein thrombosis	7	4	\$186,875	8.0
Fissure and fistula	1			
Unknown	5	3	\$420,000	5.3
Metabolic / Endocrine Condition				
Diabetes	7	4	\$451,650	7.8
Malnutrition / dehydration	2	2	\$41,667	7.5
Other disorders of glucose regulation	1	1	\$100,000	5.0
Other metabolic disorders	1			
Nutritional, hemolytic, & aplastic anemias	1	1	\$650,000	9.0
Other diseases of blood	1	1	\$316,667	9.0
Other metabolic disorders	1			
Neoplasms and Cancer				
Benign	1	1	\$55,000	4.0
Benign or unknown - in situ	12	3	\$429,365	6.3
Other unknown or benign	2	1	\$30,000	4.0
Oral	7			
Digestive organs	25	9	\$528,889	8.3
Respiratory organs	33	11	\$436,695	8.8
Bone and articular cartilage	7	3	\$545,000	7.0
Skin	13	3	\$128,333	8.3
Breast	27	6	\$346,667	5.0
Female genital organs	10	5	\$378,971	8.0
Male genital organs	6	3	\$362,500	8.7
Urinary tract, including kidney & bladder	11	6	\$205,317	7.2
Eye, brain, other central nervous system	2	1	\$625,000	6.0
Thyroid & other endocrine glands	4	1	\$888,321	7.0
Ill-defined or unspecified sites	1	1	\$35,000	6.0
Lymphoid and related, including Hodgkin	4			
Unknown Cancer	16	8	\$280,797	7.3
Respiratory Condition				
Acute upper respiratory infections	1	1	\$85,000	9.0
Lung diseases due to external agents	1	1	\$1,300,000	9.0
Other diseases of respiratory system	1			
Reproductive Condition				
Male reproductive system	5	3	\$50,833	5.0
Female reproductive system	2	2	\$846,875	6.0
Unknown	1			
Trauma				
Cuts, burns, abrasions to skin	4	1	\$200,000	6.0
Fracture	71	29	\$258,667	4.5
Injury to tendons or muscle	14	4	\$54,104	4.3
Injury to internal organs	17	9	\$265,000	7.6
Poisoning and other external agents cause of injury	2			
Other and Unknown				

Diagnostic Related Occurrences by Initial Condition Closed Occurrences, 2004-2007				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Unknown or undiagnosed	4	1	\$200,000	9.0
Not applicable (alleges did not have diagnosed illness, unnecessary treatment, etc)	12	2	\$100,000	2.5
Other non-infectious condition	11	2	\$30,000	6.0
<b>Total Known</b>	660	280	\$401,625	7.0
Unknown Condition	89	29	\$261,807	6.7
<b>Total</b>	749	309	\$388,503	7.0

Medication Related Occurrences by Initial Condition Closed Occurrences, 2004-2007				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
<b>Infectious Condition</b>				
Urinary system	2			
Skin infections	1	1	\$375,000	5.0
Disorders of skin appendages	1			
Musculoskeletal - excluding spine	1	1	\$125,000	3.0
Acute upper respiratory infections	1	1	\$1,862,500	8.0
Chronic lower respiratory diseases	2	2	\$665,000	6.5
Reproductive system	1			
Unknown infectious condition	13	10	\$310,012	5.2
<b>Gastrointestinal Condition</b>				
Gastro-esophageal diseases	1			
Crohn's disease	2	2	\$604,587	6.0
Ulcerative colitis	1	1	\$135,000	9.0
Diverticular disease of intestine	1			
Constipation	1			
<b>Genitourinary Condition</b>				
Glomerular disease	1			
Renal tubulo-interstitial disease	1	1	\$100,000	9.0
Renal failure	2	1	\$110,000	6.0
Other disorders of genitourinary tract	2	2	\$302,077	2.5
<b>Integumentary Condition</b>				
Skin Condition	2	1	\$18,000	3.0
<b>Auditory / Visual Condition</b>				
Disease of the eye	1	1	\$1,568,431	7.0
<b>Neurological / Nervous System Condition</b>				

Medication Related Occurrences by Initial Condition Closed Occurrences,2004-2007				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Extraprymidal, incl. Parkinson	1	1	\$250,000	5.0
Epilepsy and related syndromes	1	1	\$4,000	2.0
Migraine and headache syndromes	1			
Unknown	1			
<b>Musculoskeletal</b>				
Musculoskeletal – spine	7	4	\$309,375	7.8
Musculoskeletal - excluding spine	11	2	\$330,000	6.0
<b>Cardiovascular</b>				
Heart disease	12	2	\$136,250	6.0
Hypertensive diseases	7	1	\$950,000	5.0
Cerbrovascular diseases	4	3	\$295,833	7.3
Atherosclerosis	2	1	\$100,929	7.0
Arterial embolism and thrombosis	2			
Phlebitis and thrombophlebitis	2			
Portal vein thrombosis	1	1	\$185,000	5.0
Unknown	13	7	\$58,593	4.6
<b>Metabolic / Endocrine Conditions</b>				
Diabetes	7	3	\$104,667	7.0
Obesity	8			
Immune system disorders	1			
Disorders of the endocrine glands	1			
<b>Neoplasms and Cancer</b>				
Breast	1			
Male reproductive system	1			
Lymphoid and related, including Hodgkin	1			
Unknown cancer	3	1	\$7,500	3.0
<b>Respiratory Condition</b>				
Chronic lower respiratory diseases	1			
<b>Reproductive Condition</b>				
Reproductive system	2			
<b>Trauma / External Agents</b>				
Cuts, burns, abrasions to skin	2	2	\$210,000	6.5
Fracture	3	2	\$204,750	9.0
Injury to internal organs	2	1	\$490,000	8.0
Lung diseases due to external agents	1	1	\$87,500	3.0
Poisoning and other external agents cause of injury	3	1	\$350,000	4.0
<b>Behavioral</b>				
Substance abuse	5	1	\$675,000	9.0
Schizophrenia and delusional disorders	62	1	\$475,000	9.0
Affective disorders	27	2	\$152,569	3.5
Neurotic or stress related (anxiety, phobia, OCD)	4	1	\$6,255	5.0
Mental retardation	1			
Hyperkinetic and childhood behavioral disorders	1	1	\$5,000	4.0
Other behavioral conditions	3			

Medication Related Occurrences by Initial Condition Closed Occurrences,2004-2007				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Other				
Nursing home or geriatric care (unknown condition)	5	4	\$60,000	6.0
Cosmetic treatment	1			
Not applicable	1			
Unknown non-infectious condition	21	8	\$149,695	5.0
<b>Total Known</b>	<b>270</b>	<b>76</b>	<b>\$269,440</b>	<b>5.7</b>
Unknown condition	163	73	\$124,073	3.5
<b>Total</b>	<b>433</b>	<b>149</b>	<b>\$198,220</b>	<b>4.6</b>

Treatment (non-surgical) Related Occurrences by Initial Condition Closed Occurrences, 2004-2007				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Infectious conditions				
Gastrointestinal	12	1	\$100,000	9.0
Urinary system	2			
Skin infections	5	3	\$177,701	4.0
Central nervous system (incl meningitis)	1			
Acute upper respiratory infections	5	1	\$462,500	9.0
Influenza and pneumonia	4	2	\$187,500	9.0
Other lower respiratory infections	2	1	\$1,000	4.0
Reproductive system	1	1	\$125,000	7.0
Unknown	4	1	\$140,000	6.0
Gastrointestinal				
Gastro-esophageal diseases	3	2	\$393,750	9.0
Diseases of the appendix	1			
Hernia	6	2	\$230,000	4.5
Other noninfective gastroenteritis and colitis	1	1	\$175,000	4.0
Paralytic ileus and obstructions without hernia	3	1	\$550,000	9.0
Diverticular disease of intestine	2	2	\$225,000	4.0
Constipation	1			
Fissure and fistula	1	1	\$55,000	4.0
Other disorders of intestine	1	1	\$15,000	7.0
Diseases of the liver	2			
Gallbladder and pancreas	2	1	\$65,000	4.0
Other digestive disorders	1			
Genitourinary				
Renal failure	10	5	\$91,000	5.6
Other diseases of kidney or ureter	2	1	\$250,000	6.0
Not applicable	1			
Unknown	24	9	\$191,111	5.8

Treatment (non-surgical) Related Occurrences by Initial Condition Closed Occurrences, 2004-2007				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
<b>Integumentary</b>				
Skin condition	2			
<b>Auditory / visual condition</b>				
Middle ear, mastoid, or inner ear	2	1	\$150,000	5.0
Not applicable	1	1	\$12,500	3.0
Disease of the eye	1	1	\$200,000	3.0
<b>Neurological / Nervous System</b>				
Extrapyramidal disorders, incl. Parkinson	2			
Multiple sclerosis	1	1	\$43,500	4.0
Epilepsy and related syndromes	3	2	\$352,500	9.0
Migraine and headache syndromes	1			
Cerebral palsy	1	1	\$50,000	9.0
<b>Musculoskeletal</b>				
Musculoskeletal – spine	16	7	\$292,393	4.6
Musculoskeletal - excluding spine	43	18	\$153,796	4.5
<b>Cardiovascular</b>				
Heart disease	28	14	\$477,976	8.1
Cerebrovascular diseases	1			
Hypertensive diseases	1			
Cerebrovascular diseases	7	2	\$125,000	9.0
Aortic aneurysm and dissections	2			
Arterial embolism and thrombosis	2			
other disorders of arteries	1			
Other arterial disorder	1			
Phlebitis and thrombophlebitis	2	1	\$10,000	3.0
Varicose veins of lower extremities	2	1	\$50,000	4.0
Other disorders of veins	1	1	\$80,000	4.0
Unknown	5	2	\$152,500	4.0
<b>Metabolic / endocrine</b>				
Diabetes	19	7	\$393,522	7.6
other nutritional deficiencies	2	1	\$950,000	9.0
Obesity	1	1	\$125,000	9.0
Other disorders of glucose regulation	1			
Disorders of the endocrine glands	1	1	\$700,000	9.0
Nutritional, hemolytic, & aplastic anemias	1			
Other diseases of blood	1			
<b>Neoplasms and cancer</b>				
Benign or unknown	3			
Oral	1			
Digestive organs	1			
Respiratory organs	2	1	\$50,000	9.0
Skin	1	1	\$100,000	4.0
Breast	2	1	\$200,000	9.0
Male reproductive organs	2	1	\$478,328	5.0
Eye, brain, other central nervous system	1			
Thyroid & other endocrine glands	2	1	\$475,000	7.0

Treatment (non-surgical) Related Occurrences by Initial Condition Closed Occurrences, 2004-2007				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Lymphoid and related, including Hodgkin	1			
Unknown cancer	6	2	\$143,750	5.5
<b>Respiratory Conditions</b>				
Chronic lower respiratory diseases	1			
Other diseases of respiratory system	1			
Unknown	2	2	\$217,500	7.0
<b>Reproductive Condition</b>				
Male reproductive system	1			
Female reproductive system	5	2	\$600,000	4.5
Unknown	1			
Voluntary Sterilization	1			
<b>Cosmetic Treatment</b>				
Cosmetic	7	2	\$17,500	4.0
<b>Trauma / external agents</b>				
Dislocation	2	1	\$576,703	6.0
Cuts, burns, abrasions to skin	27	8	\$87,612	4.6
Fracture	42	6	\$26,712	3.8
Cuts, burns, abrasions to skin	1			
Sprains, other soft tissue injury	1			
Injury to tendons or muscle	13	3	\$96,905	5.0
Injury to nerves	1			
Injury to internal organs	16	4	\$413,741	8.0
Other physical injury or trauma	2	1	\$48,860	6.0
External toxin	5			
Overdose of generally non-toxic substance	2	1	\$25,000	9.0
Unknown traumatic injury	11	1	\$30,000	4.0
<b>Behavioral</b>				
Substance abuse	1	1	\$245,000	6.0
Schizophrenia and delusional disorders	2			
Affective disorders	3			
Unknown	2	2	\$50,438	2.5
Pregnancy and childbirth	1			
Cosmetic surgery	1	1	\$7,444	3.0
Unknown	2	2	\$50,438	2.5
<b>Other</b>				
Unknown or undiagnosed	57	30	\$246,128	7.7
Not applicable (misdiagnosed with condition, etc)	9	2	\$3,250	3.5
Unknown non-infectious condition	63	19	\$113,584	5.4
<b>Total Known</b>	<b>552</b>	<b>192</b>	<b>\$214,904</b>	<b>6.1</b>
Unknown condition	124	50	\$150,040	5.5
<b>Total</b>	<b>676</b>	<b>242</b>	<b>\$201,502</b>	<b>5.9</b>

Outcomes of Alleged Medical Error					
Injury	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity	Average Injury Severity
Emotional distress, pain-no lasting physical effects					
Emotional distress	80	23	\$861,100	\$37,439	1.3
Physical pain, little or no loss of physical function	49	10	\$340,774	\$34,077	2.8
Tissue and Musculoskeletal Injuries					
Burns, lacerations, scars to skin tissue	118	53	\$1,889,017	\$35,642	3.5
Sprain, torn tendons, other soft tissue injury	18	11	\$1,003,232	\$91,203	3.7
Fracture as result of medical error	134	68	\$5,314,617	\$78,156	3.7
Other skeletal problem as result of medical error	55	22	\$885,777	\$40,263	3.5
Fracture complicated by medical error	78	27	\$1,487,316	\$55,086	3.7
Other skeletal problem complicated by error	83	21	\$2,319,088	\$110,433	4.1
Partial loss of function of limb, incl hands & feet	4	2	\$488,785	\$244,393	4.0
Full loss of function of limb(s)	10	5	\$2,140,000	\$428,000	5.8
Amputation of finger(s) or toe(s)	22	12	\$2,114,124	\$176,177	5.3
Amputation of hands or feet	8	4	\$639,652	\$159,913	6.0
Amputation of one limb	47	20	\$6,662,379	\$333,119	6.3
Amputation of two or more limbs	5	3	\$1,958,384	\$652,795	7.0
Removal of other body part or organ	52	26	\$12,791,310	\$491,973	5.7
Disfigurement / cosmetic problem	24	12	\$1,179,920	\$98,327	4.0
Other morphology problem	63	27	\$4,378,500	\$162,167	4.7
Neurological / nervous system impairment					
Cut, perforation or tear to nerve	17	8	\$2,052,740	\$256,593	5.0
Other damage to nerve	164	53	\$10,897,426	\$205,612	4.9
ERBs palsy	7	3	\$2,162,500	\$720,833	7.0
Cauda equine syndrome	5	2	\$907,472	\$453,736	5.5
Brachial plexus disorders	25	17	\$8,811,187	\$518,305	5.8
Cerebral palsy	17	10	\$14,115,000	\$1,411,500	7.6
Monoplegia - lower limb	1		\$0		
Hemiplegia	2	1	\$175,000	\$175,000	7.0
Paraplegia	27	13	\$12,547,951	\$965,227	6.8
Quadriplegia	21	19	\$40,571,909	\$2,135,364	7.9
Cognitive or neurological deficit - NOC	110	56	\$29,111,645	\$519,851	6.1
Other nervous system impairment	3	2	\$155,000	\$77,500	5.0
Cardiovascular/ circulatory outcomes					
Damage to veins or arteries	9	3	\$1,717,000	\$572,333	5.3
Damage from embolism/thrombosis	25	8	\$414,600	\$51,825	3.9
Ruptured aneurism	2		\$0		
Stroke	38	19	\$9,258,012	\$487,264	5.5
Myocardial infarction	22	9	\$4,400,896	\$488,988	5.9
Other internal Bleeding	55	20	\$4,350,250	\$217,513	5.0
Other ischemic or anoxic event	3	3	\$1,530,000	\$510,000	6.3
Contraction or progression of various conditions while under care (Contraction cases indicate an allegation that the disease or condition first developed while under care. Progression cases involve allegations that a pre-existing condition was not properly treated).					
Contraction of staph infection	19	5	\$287,098	\$57,420	3.4
Progression of staph infection	1		\$0		



Outcomes of Alleged Medical Error					
Injury	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity	Average Injury Severity
Contraction of meningitis	3	1	\$1,600,000	\$1,600,000	7.0
Progression of meningitis	1	1	\$185,000	\$185,000	8.0
Contraction of peritonitis	6	3	\$910,000	\$303,333	4.0
Contraction of hepatitis	5	1	\$50,000	\$50,000	5.0
Progression of hepatitis	8		\$0		
Progression of cancer	95	29	\$12,184,497	\$420,155	6.1
Development of septic condition	12	5	\$2,456,000	\$491,200	5.4
Progression of septic condition	1		\$0		
Contraction of gangrene or other necrotizing condition	10	6	\$969,000	\$161,500	5.0
Contraction of other infectious condition	148	48	\$8,094,679	\$168,639	4.0
Progression of other infectious condition	18	5	\$850,000	\$170,000	4.4
Contraction of other non-infectious condition	2		\$0		
Progression of other non-infectious condition	31	5	\$1,064,500	\$212,900	4.6
Damage to internal organs					
Cut, tear, or perforation to internal organ	130	50	\$13,646,507	\$272,930	4.9
Leakage from internal organ	22	12	\$1,607,688	\$133,974	3.5
Temporary partial loss of organ function	19	9	\$794,244	\$88,249	3.7
Temporary full loss of organ function	3	2	\$310,000	\$155,000	4.0
Permanent partial loss or organ or organ function	100	15	\$4,784,000	\$318,933	5.5
Permanent full loss of organ or organ function	7	5	\$2,460,000	\$492,000	6.4
Hearing and vision loss					
Partial loss of vision	44	18	\$7,121,571	\$395,643	5.7
Full loss of vision	7	2	\$2,068,431	\$1,034,216	6.5
Partial loss of hearing	14	8	\$2,095,000	\$261,875	4.9
Full loss of hearing	1	1	\$225,000	\$225,000	6.0
Other / misc					
Malnutrition or dehydration	2	1	\$38,000	\$38,000	1.0
Partial loss of mobility	8	2	\$375,000	\$187,500	5.5
Asphyxiation / respiratory distress	18	7	\$3,206,333	\$458,048	5.6
Accidental or unnecessary sterilization	9	3	\$708,750	\$236,250	5.7
Psychological injury	14	5	\$284,150	\$56,830	3.0
Legal or ethic issue	5	2	\$40,000	\$20,000	3.0
Unnecessary surgery with no complications	27	10	\$995,300	\$99,530	3.9
Unnecessary surgery with additional complications	6		\$0		
Corrective surgery required	191	85	\$10,620,867	\$124,951	4.0
Death	1,009	498	\$157,388,077	\$316,040	9.0
<b>Total Known</b>	<b>3,405</b>	<b>1,438</b>	<b>427,388,255</b>	<b>\$297,210</b>	<b>6.2</b>
Unknown	871	264	\$41,678,482	\$158,473	3.8
<b>Total</b>	<b>4,276</b>	<b>1,702</b>	<b>\$469,066,737</b>	<b>\$275,597</b>	<b>5.8</b>

Injury	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity	Average Injury Severity
<b>Surgery Related</b>					
Emotional distress	4	1	\$50,000	\$50,000	1.0
Physical pain, little or no loss of physical function	13	2	\$182,000	\$91,000	3.5
Burns, lacerations, scars to skin tissue	38	17	\$882,150	\$51,891	3.8
Sprain, torn tendons, other soft tissue injury	9	4	\$482,290	\$120,573	4.0
Fracture as result of medical error	6	3	\$1,005,591	\$335,197	3.7
Other skeletal problem as result of medical error	7	4	\$402,000	\$100,500	4.3
Fracture complicated by medical error	12	8	\$743,750	\$92,969	4.0
Other skeletal problem complicated by error	34	9	\$1,771,044	\$196,783	4.4
Partial loss of function of limb, incl hands & feet	3	2	\$488,785	\$244,393	4.0
Full loss of function of limb(s)	4	2	\$1,420,000	\$710,000	5.5
Amputation of finger(s) or toe(s)	4	2	\$605,743	\$302,872	6.0
Amputation of hands or feet	2	1	\$300,000	\$300,000	7.0
Amputation of one limb	12	3	\$870,000	\$290,000	6.0
Amputation of two or more limbs	1	1	\$1,150,000	\$1,150,000	7.0
Removal of other body part or organ	23	12	\$6,948,072	\$579,006	5.8
Disfigurement / cosmetic problem	23	11	\$1,154,920	\$104,993	4.0
Other morphology problem	41	17	\$2,306,000	\$135,647	4.8
Cut, perforation or tear to nerve	14	6	\$1,500,000	\$250,000	4.8
Other damage to nerve	89	24	\$4,847,500	\$201,979	4.9
Cauda equine syndrome	5	2	\$907,472	\$453,736	5.5
Monoplegia - lower limb	1		\$0		
Hemiplegia	1	1	\$175,000	\$175,000	7.0
Paraplegia	9	4	\$5,129,022	\$1,282,256	6.8
Quadriplegia	4	4	\$4,095,000	\$1,023,750	7.8
Cognitive or neurological deficit - NOC	17	3	\$1,700,000	\$566,667	6.3
Other nervous system impairment	1	1	\$150,000	\$150,000	4.0
Damage to veins or arteries	8	3	\$1,717,000	\$572,333	5.3
Internal Bleeding	21	9	\$3,645,600	\$405,067	5.3
Damage from embolism/thrombosis	3		\$0		
Stroke	10	6	\$3,189,512	\$531,585	4.7
Myocardial infarction	5	3	\$780,000	\$260,000	5.7
Other ischemic or anoxic event	1	1	\$925,000	\$925,000	7.0
Contraction of staph infection	12	3	\$237,098	\$79,033	3.3
Contraction of meningitis	2	1	\$1,600,000	\$1,600,000	7.0
Contraction of peritonitis	5	3	\$910,000	\$303,333	4.0
Contraction of hepatitis	2	1	\$50,000	\$50,000	5.0
Progression of cancer	3	2	\$849,710	\$424,855	6.5
Development of septic condition	6	1	\$1,250,000	\$1,250,000	7.0
Contraction of gangrene or other necrotizing condition	6	2	\$465,000	\$232,500	5.5
Contraction of other infectious condition	74	23	\$5,285,330	\$229,797	4.2
Progression of other non-infectious condition	3		\$0		
Cut, tear, or perforation to internal organ	82	36	\$11,171,334	\$310,315	4.8
Leakage from internal organ	7	2	\$875,000	\$437,500	4.5
Temporary partial loss of organ function	8	3	\$277,494	\$92,498	3.3

<b>Injury</b>	<b>Occurrences</b>	<b>Paid Occurrences</b>	<b>Total Indemnity</b>	<b>Average Indemnity</b>	<b>Average Injury Severity</b>
Temporary full loss of organ function	1		\$0		
Permanent partial loss of organ or organ function	25	8	\$3,252,500	\$406,563	5.5
Permanent full loss of organ or organ function	2	2	\$1,050,000	\$525,000	6.5
Partial loss of mobility	4	1	\$200,000	\$200,000	6.0
Partial loss of vision	25	8	\$2,262,071	\$282,759	5.0
Full loss of vision	2	1	\$500,000	\$500,000	6.0
Partial loss of hearing	3	3	\$507,500	\$169,167	5.0
Full loss of hearing	1	1	\$225,000	\$225,000	6.0
Asphyxiation / respiratory distress	2		\$0		
Accidental or unnecessary sterilization	5	2	\$265,000	\$132,500	5.5
Unnecessary surgery with no complications	19	9	\$935,300	\$103,922	3.9
Unnecessary surgery with additional complications	3		\$0		
Corrective surgery required	138	67	\$8,290,764	\$123,743	3.9
Unknown	167	61	\$13,257,990	\$217,344	4.2
Death	186	105	\$38,244,037	\$364,229	9.0
<b>Subtotal</b>	<b>1,218</b>	<b>511</b>	<b>141,484,579</b>	<b>\$276,878</b>	<b>5.5</b>

**Anesthesia Related**

Emotional distress	2	1	\$16,000	\$16,000	1.0
Physical pain, little or no loss of physical function	4		\$0		
Burns, lacerations, scars to skin tissue	2	1	\$3,048	\$3,048	3.0
Fracture as result of medical error	1	1	\$522	\$522	4.0
Other skeletal problem as result of medical error	11	1	\$75,000	\$75,000	3.0
Other skeletal problem complicated by error	1		\$0		
Cut, perforation or tear to nerve	1	1	\$502,740	\$502,740	6.0
Other damage to nerve	3		\$0		
Cognitive or neurological deficit - NOC	3	2	\$156,250	\$78,125	6.5
Myocardial infarction	1		\$0		
Other ischemic or anoxic event	1	1	\$600,000	\$600,000	8.0
Cut, tear, or perforation to internal organ	4	2	\$135,000	\$67,500	6.0
Temporary partial loss of organ function	1	1	\$1,750	\$1,750	4.0
Permanent partial loss of organ or organ function	1	1	\$200,000	\$200,000	6.0
Partial loss of vision	1	1	\$1,667,000	\$1,667,000	7.0
Asphyxiation / respiratory distress	3	2	\$30,500	\$15,250	4.5
Psychological injury	1	1	\$110,000	\$110,000	4.0
Unknown	4		\$0		
Death	22	17	\$5,427,000	\$319,235	9.0
<b>Subtotal</b>	<b>67</b>	<b>33</b>	<b>8,924,810</b>	<b>\$270,449</b>	<b>7.1</b>

**Medication Related**

Emotional distress	1		\$0		
Physical pain, little or no loss of physical function	8	4	\$108,000	\$27,000	2.8
Burns, lacerations, scars to skin tissue	5	1	\$18,000	\$18,000	3.0
Fracture as result of medical error	1		\$0		
Other skeletal problem as result of medical error	4		\$0		
Amputation of one limb	1	1	\$10,000	\$10,000	7.0
Removal of other body part or organ	2	2	\$1,800,000	\$900,000	6.5
Other morphology problem	2	1	\$185,000	\$185,000	5.0
Other damage to nerve	3		\$0		

<b>Injury</b>	<b>Occurrences</b>	<b>Paid Occurrences</b>	<b>Total Indemnity</b>	<b>Average Indemnity</b>	<b>Average Injury Severity</b>
Paraplegia	3		\$0		
Cognitive or neurological deficit - NOC	12	8	\$2,715,000	\$339,375	5.0
Damage to veins or arteries	1		\$0		
Internal Bleeding	11	6	\$580,150	\$96,692	5.0
Damage from embolism/thrombosis	2		\$0		
Stroke	9	2	\$1,503,000	\$751,500	6.5
Myocardial infarction	3	1	\$490,000	\$490,000	8.0
Other ischemic or anoxic event	1	1	\$5,000	\$5,000	4.0
Progression of cancer	1		\$0		
Contraction of other infectious condition	2	1	\$600,000	\$600,000	3.0
Progression of other infectious condition	1	1	\$20,000	\$20,000	4.0
Contraction of other non-infectious condition	1		\$0		
Cut, tear, or perforation to internal organ	6	2	\$726,673	\$363,337	5.5
Temporary partial loss of organ function	2	1	\$110,000	\$110,000	6.0
Temporary full loss of organ function	1	1	\$10,000	\$10,000	4.0
Permanent partial loss or organ or organ function	9		\$0		
Partial loss of mobility	1	1	\$175,000	\$175,000	5.0
Partial loss of vision	4	2	\$330,000	\$165,000	6.0
Full loss of vision	1	1	\$1,568,431	\$1,568,431	7.0
Partial loss of hearing	2	2	\$1,275,000	\$637,500	5.5
Asphyxiation / respiratory distress	7	3	\$2,817,500	\$939,167	5.7
Death unrelated listed cause	1		\$0		
Psychological injury	1		\$0		
Corrective surgery required	1		\$0		
Not applicable	1		\$0		
Unknown	160	80	\$7,442,044	\$93,026	3.2
Death	59	21	\$5,579,583	\$265,694	9.0
<b>Subtotal</b>	<b>330</b>	<b>143</b>	<b>28,068,381</b>	<b>\$196,282</b>	<b>4.6</b>
<b>Diagnosis Related</b>					
Emotional distress	5	1	\$50,000	\$50,000	1.0
Physical pain, little or no loss of physical function	2		\$0		
Burns, lacerations, scars to skin tissue	5	1	\$1,000	\$1,000	3.0
Sprain, torn tendons, other soft tissue injury	1	1	\$30,000	\$30,000	3.0
Other skeletal problem as result of medical error	3	1	\$75,000	\$75,000	6.0
Fracture complicated by medical error	41	14	\$500,316	\$35,737	3.4
Other skeletal problem complicated by error	17	6	\$424,930	\$70,822	4.2
Full loss of function of limb(s)	2		\$0		
Amputation of finger(s) or toe(s)	3	3	\$417,000	\$139,000	5.3
Amputation of hands or feet	1		\$0		
Amputation of one limb	15	7	\$2,913,519	\$416,217	6.3
Amputation of two or more limbs	1	1	\$200,000	\$200,000	7.0
Removal of other body part or organ	17	6	\$3,092,500	\$515,417	5.7
Other morphology problem	12	5	\$942,500	\$188,500	3.8
Damage to nerve	16	8	\$1,750,000	\$218,750	5.1
Hemiplegia	1		\$0		
Paraplegia	12	6	\$4,518,929	\$753,155	6.7
Quadriplegia	6	6	\$18,406,909	\$3,067,818	8.0

<b>Injury</b>	<b>Occurrences</b>	<b>Paid Occurrences</b>	<b>Total Indemnity</b>	<b>Average Indemnity</b>	<b>Average Injury Severity</b>
Cognitive or neurological deficit - NOC	21	11	\$3,620,000	\$329,091	6.0
other nervous system impairment	2	1	\$5,000	\$5,000	6.0
Internal Bleeding	13	2	\$97,000	\$48,500	5.0
Damage from embolism/thrombosis	5	1	\$300,000	\$300,000	5.0
Ruptured aneurism	1		\$0		
Stroke	10	6	\$2,715,000	\$452,500	6.5
Myocardial infarction	9	4	\$2,630,896	\$657,724	5.8
Contraction of staph infection	1		\$0		
Progression of meningitis	1	1	\$185,000	\$185,000	8.0
Progression of cancer	87	25	\$10,756,459	\$430,258	6.2
Development of septic condition	2	2	\$960,000	\$480,000	4.5
Contraction of other infectious condition	3	1	\$75,000	\$75,000	5.0
Progression of other infectious condition	8	2	\$675,000	\$337,500	4.0
Progression of other non-infectious condition	17	4	\$819,500	\$204,875	4.3
Cut, tear, or perforation to internal organ	2		\$0		
Leakage from internal organ	12	7	\$339,688	\$48,527	3.4
Temporary partial loss of organ function	3	1	\$55,000	\$55,000	4.0
Permanent partial loss or organ or organ function	12	4	\$834,000	\$208,500	5.3
Permanent full loss of organ or organ function	3	3	\$1,410,000	\$470,000	6.3
Partial loss of mobility	2		\$0		
Partial loss of vision	8	5	\$2,387,500	\$477,500	6.2
Full loss of vision	3		\$0		
Partial loss of hearing	4	1	\$150,000	\$150,000	5.0
Asphyxiation / respiratory distress	2	1	\$28,333	\$28,333	6.0
Accidental or unnecessary sterilization	1	1	\$443,750	\$443,750	6.0
Psychological injury	1		\$0		
Unnecessary surgery with no complications	4		\$0		
Unnecessary surgery with additional complications	1		\$0		
Corrective surgery required	12	3	\$189,000	\$63,000	4.7
Unknown	73	15	\$5,286,463	\$352,431	4.3
Death	266	142	\$52,762,313	\$371,566	9.0
<b>Subtotal</b>	<b>749</b>	<b>309</b>	<b>120,047,505</b>	<b>\$388,503</b>	<b>7.0</b>

**Treatment Related**

Emotional distress	16	1	\$25,000	\$25,000	1.0
Physical pain, little or no loss of physical function	12	3	\$45,774	\$15,258	2.0
Burns, lacerations, scars to skin tissue	38	15	\$576,069	\$38,405	3.5
Sprain, torn tendons, other soft tissue injury	3	1	\$7,000	\$7,000	3.0
Fracture as result of medical error	8	3	\$103,140	\$34,380	4.0
Other skeletal problem as result of medical error	5	1	\$49,250	\$49,250	3.0
Fracture complicated by medical error	18	2	\$85,000	\$42,500	4.5
Other skeletal problem complicated by error	24	3	\$110,714	\$36,905	3.7
Partial loss of function of limb, incl hands & feet	1		\$0		
Full loss of function of limb(s)	3	2	\$270,000	\$135,000	6.0
Amputation of finger(s) or toe(s)	13	5	\$1,055,225	\$211,045	5.0
Amputation of hands or feet	4	2	\$154,652	\$77,326	5.5
Amputation of one limb	16	7	\$1,643,860	\$234,837	6.3
Amputation of two or more limbs	2		\$0		

<b>Injury</b>	<b>Occurrences</b>	<b>Paid Occurrences</b>	<b>Total Indemnity</b>	<b>Average Indemnity</b>	<b>Average Injury Severity</b>
Removal of other body part or organ	5	3	\$370,000	\$123,333	5.3
Disfigurement / cosmetic problem	1	1	\$25,000	\$25,000	4.0
Other morphology problem	6	3	\$535,000	\$178,333	5.3
Cut, perforation or tear to nerve	1	1	\$50,000	\$50,000	5.0
Other damage to nerve	25	10	\$2,708,686	\$270,869	5.1
Paraplegia	1	1	\$400,000	\$400,000	7.0
Cognitive or neurological deficit - NOC	5	4	\$3,540,000	\$885,000	6.5
Internal Bleeding	5	2	\$10,000	\$5,000	4.0
Damage from embolism/thrombosis	8	4	\$105,000	\$26,250	4.0
Ruptured aneurism	1		\$0		
Stroke	3	2	\$1,317,500	\$658,750	5.0
Myocardial infarction	4	1	\$500,000	\$500,000	5.0
Contraction of staph infection	5	1	\$15,000	\$15,000	3.0
Progression of staph infection	1		\$0		
Contraction of meningitis	1		\$0		
Contraction of peritonitis	1		\$0		
Contraction of hepatitis	3		\$0		
Progression of hepatitis	8		\$0		
Progression of cancer	4	2	\$578,328	\$289,164	4.5
Development of septic condition	4	2	\$246,000	\$123,000	5.5
Progression of septic condition	1		\$0		
Contraction of gangrene or other necrotizing condition	2	2	\$225,000	\$112,500	4.0
Contraction of other infectious condition	42	16	\$1,618,395	\$101,150	4.0
Progression of other infectious condition	9	2	\$155,000	\$77,500	5.0
Progression of other non-infectious condition	5		\$0		
Cut, tear, or perforation to internal organ	21	8	\$1,511,000	\$188,875	4.8
Leakage from internal organ	2	2	\$375,000	\$187,500	3.5
Temporary partial loss of organ function	3	1	\$15,000	\$15,000	3.0
Temporary full loss of organ function	1	1	\$300,000	\$300,000	4.0
Permanent partial loss of organ or organ function	5	1	\$475,000	\$475,000	7.0
Malnutrition or dehydration	2	1	\$38,000	\$38,000	1.0
Partial loss of mobility	1		\$0		
Partial loss of vision	3	1	\$375,000	\$375,000	7.0
Full loss of vision	1		\$0		
Partial loss of hearing	5	2	\$162,500	\$81,250	4.0
Asphyxiation / respiratory distress	1		\$0		
Accidental or unnecessary sterilization	1		\$0		
Legal or ethic issue	1	1	\$35,000	\$35,000	3.0
Unnecessary surgery with no complications	4	1	\$60,000	\$60,000	4.0
Unnecessary surgery with additional complications	2		\$0		
Corrective surgery required	27	10	\$1,796,103	\$179,610	3.9
Other	2		\$0		
Unknown	93	26	\$5,124,968	\$197,114	4.2
Death	180	82	\$21,625,457	\$263,725	9.0
<b>Subtotal</b>	<b>669</b>	<b>239</b>	<b>48,417,621</b>	<b>\$202,584</b>	<b>6.0</b>
<b>IV and Blood Products</b>					
Emotional distress	2	2	\$17,500	\$8,750	1.0

<b>Injury</b>	<b>Occurrences</b>	<b>Paid Occurrences</b>	<b>Total Indemnity</b>	<b>Average Indemnity</b>	<b>Average Injury Severity</b>
Burns, lacerations, scars to skin tissue	3		\$0		
Sprain, torn tendons, other soft tissue injury	2	2	\$113,942	\$56,971	3.5
Fracture as result of medical error	1		\$0		
Other skeletal problem as result of medical error	3	2	\$77,000	\$38,500	4.0
Amputation of one limb	1	1	\$1,100,000	\$1,100,000	6.0
Removal of other body part or organ	1	1	\$100,000	\$100,000	6.0
Other damage to nerve	16	5	\$341,240	\$68,248	5.0
Damage from embolism/thrombosis	6	3	\$9,600	\$3,200	3.3
Stroke	1	1	\$275,000	\$275,000	4.0
Contraction of staph infection	1	1	\$35,000	\$35,000	4.0
Contraction of gangrene or other necrotizing condition	1	1	\$4,000	\$4,000	5.0
Contraction of other infectious condition	3	3	\$137,799	\$45,933	3.7
Corrective surgery required	1	1	\$75,000	\$75,000	4.0
Unknown	8	5	\$1,219,310	\$243,862	3.8
Death	3	2	\$310,000	\$155,000	9.0
<b>Subtotal</b>	<b>53</b>	<b>30</b>	<b>3,815,391</b>	<b>\$127,180</b>	<b>4.3</b>

**Patient Safety – Injuries Unrelated to Medical Procedure**

Emotional distress	45	15	\$695,100	\$46,340	1.4
Physical pain, little or no loss of physical function	3	1	\$5,000	\$5,000	4.0
Sprain, torn tendons, other soft tissue injury	3	3	\$370,000	\$123,333	4.0
Fracture as result of medical error	111	58	\$4,158,364	\$71,696	3.7
Other skeletal problem as result of medical error	18	12	\$206,367	\$17,197	3.1
Fracture complicated by medical error	6	3	\$158,250	\$52,750	4.0
Other skeletal problem complicated by error	7	3	\$12,400	\$4,133	3.3
Amputation of finger(s) or toe(s)	2	2	\$36,156	\$18,078	5.0
Amputation of hands or feet	1	1	\$185,000	\$185,000	6.0
Amputation of one limb	1		\$0		
Amputation of two or more limbs	1	1	\$608,384	\$608,384	7.0
Removal of other body part or organ	1	1	\$27,500	\$27,500	3.0
Other morphology problem	1		\$0		
Other damage to nerve	2	2	\$85,000	\$42,500	5.5
Cognitive or neurological deficit - NOC	5	1	\$550,000	\$550,000	6.0
Internal Bleeding	5	1	\$17,500	\$17,500	3.0
Stroke	1	1	\$210,000	\$210,000	7.0
Contraction of other infectious condition	1	1	\$10,000	\$10,000	2.0
Contraction of other non-infectious condition	1		\$0		
Progression of other non-infectious condition	6	1	\$245,000	\$245,000	6.0
Cut, tear, or perforation to internal organ	10		\$0		
Temporary partial loss of organ function	1	1	\$250,000	\$250,000	3.0
Permanent partial loss or organ or organ function	43		\$0		
Permanent full loss of organ or organ function	1		\$0		
Partial loss of vision	1		\$0		
Asphyxiation / respiratory distress	2	1	\$330,000	\$330,000	7.0
Death unrelated listed cause	2		\$0		
Psychological injury	10	3	\$153,750	\$51,250	2.3
Legal or ethic issue	4	1	\$5,000	\$5,000	3.0
Corrective surgery required	2	1	\$50,000	\$50,000	5.0

<b>Injury</b>	<b>Occurrences</b>	<b>Paid Occurrences</b>	<b>Total Indemnity</b>	<b>Average Indemnity</b>	<b>Average Injury Severity</b>
Burns, lacerations, scars to skin tissue	21	15	\$387,250	\$25,817	3.1
Not applicable	1		\$0		
Unknown	98	17	\$559,413	\$32,907	3.3
Death	110	61	\$15,045,753	\$246,652	9.0
<b>Subtotal</b>	<b>527</b>	<b>207</b>	<b>24,361,187</b>	<b>\$117,687</b>	<b>5.1</b>

**Injuries of Unknown Origin**

Emotional distress	2	1	\$5,000	\$5,000	1.0
Physical pain, little or no loss of physical function	1		\$0		
Burns, lacerations, scars to skin tissue	3	1	\$4,000	\$4,000	3.0
Fracture as result of medical error	6	3	\$47,000	\$15,667	3.3
Other skeletal problem as result of medical error	3	1	\$1,160	\$1,160	2.0
Fracture complicated by medical error	1		\$0		
Full loss of function of limb(s)	1	1	\$450,000	\$450,000	6.0
Amputation of one limb	1	1	\$125,000	\$125,000	6.0
Removal of other body part or organ	2	1	\$453,238	\$453,238	5.0
Other damage to nerve	4	2	\$850,000	\$425,000	4.5
Cognitive or neurological deficit - NOC	1	1	\$287,500	\$287,500	5.0
Stroke	3	1	\$48,000	\$48,000	3.0
Contraction of other infectious condition	17	2	\$88,555	\$44,278	3.5
Permanent partial loss or organ or organ function	3		\$0		
Partial loss of vision	1	1	\$100,000	\$100,000	6.0
Asphyxiation / respiratory distress	1		\$0		
Accidental or unnecessary sterilization	1		\$0		
Psychological injury	1	1	\$20,400	\$20,400	4.0
Corrective surgery required	3	1	\$105,000	\$105,000	5.0
Unknown	234	53	\$7,805,636	\$147,276	3.7
Death	117	35	\$7,334,951	\$209,570	9.0
<b>Subtotal</b>	<b>406</b>	<b>106</b>	<b>17,725,440</b>	<b>\$167,221</b>	<b>5.5</b>

**Pregnancy – Injury resulting in death of child**

Internal Bleeding	1	1	\$25,000	\$25,000	9.0
Myocardial infarction	2		\$0		
Contraction of staph infection	1		\$0		
Progression of cancer	1		\$0		
Progression of other infectious condition	1	1	\$260,000	\$260,000	9.0
Asphyxiation / respiratory distress	4	3	\$625,000	\$208,333	9.0
Death unrelated listed cause	41	16	\$5,776,383	\$361,024	9.0
Cognitive or neurological deficit - NOC	2	2	\$840,933	\$420,467	9.0
Unknown	9	8	\$1,730,000	\$216,250	9.0
<b>Subtotal</b>	<b>62</b>	<b>31</b>	<b>9,257,316</b>	<b>\$298,623</b>	<b>9.0</b>

**Pregnancy – Non-fatal injury to child**

Emotional distress	2	1	\$2,500	\$2,500	3.0
Contraction of other infectious condition	1	1	\$279,600	\$279,600	5.0
Leakage from internal organ	1	1	\$18,000	\$18,000	2.0
Temporary partial loss of organ function	1	1	\$85,000	\$85,000	3.0
Partial loss of vision	1		\$0		
Asphyxiation / respiratory distress	1		\$0		
Death unrelated listed cause	1		\$0		



<b>Injury</b>	<b>Occurrences</b>	<b>Paid Occurrences</b>	<b>Total Indemnity</b>	<b>Average Indemnity</b>	<b>Average Injury Severity</b>
Burns, lacerations, scars to skin tissue	1		\$0		
Other morphology problem	1	1	\$410,000	\$410,000	5.0
Cut, perforation or tear to nerve	1		\$0		
Other damage to nerve	4	1	\$250,000	\$250,000	5.0
ERBs palsy	7	3	\$2,162,500	\$720,833	7.0
Brachial plexus disorders	25	17	\$8,811,187	\$518,305	5.8
Cerebral palsy	17	10	\$14,115,000	\$1,411,500	7.6
Paraplegia	2	2	\$2,500,000	\$1,250,000	7.0
Quadriplegia	11	9	\$18,070,000	\$2,007,778	8.0
Cognitive or neurological deficit - NOC	47	25	\$16,349,562	\$653,982	6.6
Unknown	20	6	\$982,658	\$163,776	5.3
<b>Subtotal</b>	<b>144</b>	<b>78</b>	<b>64,036,007</b>	<b>\$820,974</b>	<b>6.4</b>
<b>Pregnancy – injury resulting in maternal death</b>					
Damage from embolism/thrombosis	1	1	\$875,000	\$875,000	9.0
Myocardial infarction	1		\$0		
Contraction of other infectious condition	1		\$0		
Leakage from internal organ	2	1	\$450,000	\$450,000	9.0
Unknown	2	2	\$675,000	\$337,500	9.0
<b>Subtotal</b>	<b>7</b>	<b>4</b>	<b>2,000,000</b>	<b>\$500,000</b>	<b>9.0</b>
<b>Pregnancy – non-fatal injury to mother</b>					
Emotional distress	1		\$0		
Damage from embolism/thrombosis	1		\$0		
Stroke	1		\$0		
Physical pain, little or no loss of physical function	6		\$0		
Contraction of gangrene or other necrotizing condition	1	1	\$275,000	\$275,000	6.0
Contraction of other infectious condition	5		\$0		
Cut, tear, or perforation to internal organ	5	2	\$102,500	\$51,250	5.5
Permanent partial loss of organ or organ function	2	1	\$22,500	\$22,500	5.0
Permanent full loss of organ or organ function	1		\$0		
Accidental or unnecessary sterilization	1		\$0		
Corrective surgery required	7	2	\$115,000	\$57,500	3.5
Burns, lacerations, scars to skin tissue	2	2	\$17,500	\$8,750	3.5
Other skeletal problem as result of medical error	1		\$0		
Removal of other body part or organ	1		\$0		
Other damage to nerve	2	1	\$65,000	\$65,000	3.0
Unknown	3		\$0		
<b>Subtotal</b>	<b>40</b>	<b>9</b>	<b>597,500</b>	<b>\$66,389</b>	<b>4.3</b>
<b>Total Pregnancy and Childbirth</b>	<b>253</b>	<b>122</b>	<b>75,890,823</b>	<b>\$622,056</b>	<b>6.8</b>



## **Section IX**

### **Market Share and Experience Data by Company**

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all medical malpractice writers in Missouri. The data were derived from the Missouri Supplement of the Annual Statement. In addition to a total for medical malpractice insurance, the data is broken down into five categories of malpractice insurance:

- Physicians & Surgeons
- Hospitals
- Dentists
- Nurses
- All Other

The reports are presented in descending order of market share by company. The data for this exhibit is independent of the closed claim data used in all preceding tables.



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NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	24.33%	41,213,754	40,557,555	8,290,656	19,173,288	11,543,072	28.46%
0861	27642	MISSOURI HOSPITAL PLAN	17.22%	29,166,787	30,621,490	1,740,627	6,139,242	3,093,181	10.10%
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	11.29%	19,130,582	20,410,682	5,761,242	5,415,615	1,498,632	7.34%
0031	11843	MEDICAL PROTECTIVE COMPANY	9.21%	15,609,756	16,148,674	3,852,472	5,010,170	3,269,608	20.25%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	5.56%	9,415,129	10,276,201	3,052,125	1,577,385	3,286,962	31.99%
0861	10686	MEDICAL LIABILITY ALLIANCE	5.25%	8,887,121	8,911,953	223,377	2,678,256	838,356	9.41%
1272	33367	INTERMED INSURANCE COMPANY	4.07%	6,890,822	7,092,317	2,468,664	5,356,500	(115,384)	-1.63%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	2.72%	4,601,506	4,161,075	568,059	192,500	534,657	12.85%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	2.60%	4,405,522	4,820,547	(752,437)	4,128,945	9,557,861	198.27%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.57%	4,350,105	4,214,959	583,360	1,062,500	447,500	10.62%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	1.96%	3,318,989	3,129,737	1,469,926	758,106	2,697,930	86.20%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.76%	2,975,404	3,031,408	732,919	193,476	961,350	31.71%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYLV	1.56%	2,638,748	2,649,116	375,652	999,578	497,976	18.80%
0000	12361	GALEN INSURANCE COMPANY	1.55%	2,621,485	2,591,299	309,828	0	1,471,931	56.80%
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.44%	2,435,339	2,435,339	65,032	674,165	350,037	14.37%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.40%	2,367,952	2,260,299	(758,715)	2,282,500	(214,302)	-9.48%
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.02%	1,732,308	1,739,678	(1,095,632)	729,491	(1,106,077)	-63.58%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.95%	1,605,328	1,578,752	117,916	685,000	779,682	49.39%
2638	15865	NCMIC INSURANCE COMPANY	0.80%	1,360,033	1,382,925	131,101	946,750	(519,732)	-37.58%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.63%	1,073,920	1,091,127	207,665	0	1,213,389	111.21%
0761	22810	CHICAGO INSURANCE COMPANY	0.55%	934,825	944,671	155,852	3,106,285	(3,469,344)	-367.25%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.44%	750,516	712,640	331,809	723,435	1,005,632	141.11%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.24%	411,713	402,813	20,051	5,784	28,327	7.03%
0000	35904	HEALTH CARE INDEMNITY INC	0.21%	355,268	346,035	1,953,985	11,233,997	(5,512,954)	-1593.18%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.19%	314,613	318,087	(97,030)	0	(4,018,527)	-1263.34%
0501	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.19%	314,096	294,296	50,130	0	97,312	33.07%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.19%	313,973	317,903	(16,181)	0	(72,508)	-22.81%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.14%	241,968	210,648	(82,263)	175,000	(1,515,702)	-719.54%
0508	10801	FORTRESS INSURANCE COMPANY	0.12%	196,460	185,939	83,972	0	86,567	46.56%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.06%	107,810	96,873	17,251	0	67,949	70.14%
1129	21970	ONEBEACON INSURANCE COMPANY	0.06%	103,740	184,569	1,738	11,030	84,433	45.75%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.05%	88,654	89,356	12,342	0	15,089	16.89%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	84,808	83,735	0	0	714	0.85%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.04%	66,416	58,100	49,204	85,000	111,882	192.57%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.04%	61,650	60,987	76,670	0	28,352	46.49%
3504	10222	PACO ASSURANCE COMPANY INC	0.03%	55,953	46,533	(2,226)	0	(66,725)	-143.39%
0000	12754	MEDICUS INSURANCE COMPANY	0.03%	46,654	22,220	0	0	0	0.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.01%	8,771	5,261	(3,556)	0	(12,203)	-231.95%
0163	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	4,386	4,429	(2,059)	0	(3,415)	-77.11%
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.00%	1,182	649	0	0	0	0.00%
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	(56)	0	(97)	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(563)	0	7,486	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	(11,896)	0	(39,477)	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(27)	0	24	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	(20,181)	0	(13,617)	N/A
0012	19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	0	0	(3)	0	(23)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	773	0	352	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	143	0	34	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	(3,427)	194,031	15,000	790,814	-23075.98%

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(45,767)	0	57,706	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	(206)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(7)	0	(1,962)	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	(457,447)	847,500	(757,959)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	353,760	0	(950,500)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	(1,867)	0	(1,708)	N/A
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	104	(35)	0	860	826.92%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	233,410	17,000	(343,859)	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	476	14	0	61	12.82%
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(400)	0	1,486	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	503	0	3,552	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	(5,410)	0	(14,859)	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	(70)	0	(1,015)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	350	0	0	N/A
0553	24678	ARROWOOD INDEMNITY COMPANY	0.00%	0	0	17,663	0	21,582	N/A
0163	24740	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	0	0	(27)	0	(20)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	189,727	1,237,500	1,045,042	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(35)	0	(48)	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	(4,784)	0	42,052	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	503	0	(27)	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(142,665)	2,062,500	(222,691)	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	48,236	600,000	(93,196)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	(891)	0	(5,208)	N/A
0091	29459	TWIN CITY FIRE INSURANCE COMPANY	0.00%	0	0	101	0	0	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	(245,917)	533,175	(2,357,402)	N/A
0000	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(179,498)	0	(454,367)	N/A
0181	34207	WESTPORT INSURANCE CORPORATION	0.00%	0	0	(3,988)	0	(11,965)	N/A
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	117,782	0	739,232	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	119,121	40,000	125,502	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(11,912)	(361,066)	(2,324,628)	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(6)	0	(10)	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(135)	0	165	N/A
0218	20443	CONTINENTAL CASUALTY COMPANY	-0.50%	(849,421)	(296,200)	553,838	742,288	(1,104,501)	372.89%
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	169,414,625	173,191,830	30,589,894	79,077,895	21,078,113	12.17%

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**MEDICAL MALPRACTICE - Physicians & Surgeons**

NAIC Group	NAIC Code	Company Name	Market Share	Direct Premium	Written Premium	Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	32.74%	41,213,754		40,557,555	8,290,656	19,173,288	11,543,072	28.46%
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	14.23%	17,910,767		19,169,599	5,000,086	5,415,615	1,561,167	8.14%
0031	11843	MEDICAL PROTECTIVE COMPANY	10.24%	12,893,304		13,427,576	3,240,365	4,456,741	2,541,679	18.93%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	7.48%	9,415,129		10,276,201	3,052,125	1,577,385	3,286,962	31.99%
0861	10686	MEDICAL LIABILITY ALLIANCE	6.79%	8,552,164		8,528,843	223,377	2,678,256	319,876	3.75%
1272	33367	INTERMED INSURANCE COMPANY	5.15%	6,480,455		6,669,950	2,127,753	5,356,500	(2,386,068)	-35.77%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.66%	4,601,506		4,161,075	568,059	192,500	534,657	12.85%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	3.50%	4,405,522		4,820,547	(752,437)	4,128,945	9,557,861	198.27%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	3.46%	4,350,105		4,214,959	583,360	1,062,500	447,500	10.62%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	2.36%	2,975,404		3,031,408	732,919	193,476	961,350	31.71%
0000	12361	GALEN INSURANCE COMPANY	2.01%	2,530,380		2,545,101	309,828	0	1,471,931	57.83%
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.93%	2,435,339		2,435,339	65,032	674,165	350,037	14.37%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.88%	2,367,952		2,260,299	(758,715)	2,282,500	(214,302)	-9.48%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNS)	1.53%	1,924,815		1,920,039	0	874,674	690,890	35.98%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	1.28%	1,605,328		1,578,752	117,916	685,000	779,682	49.39%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.83%	1,050,938		1,078,244	205,176	0	1,207,580	112.00%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.25%	314,613		318,087	(97,030)	0	(4,018,527)	-1263.34%
0501	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.25%	314,096		294,296	50,130	0	97,312	33.07%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.22%	271,683		427,424	482,199	611,939	(99,622)	-23.31%
1129	21970	ONEBEACON INSURANCE COMPANY	0.08%	103,740		184,569	1,738	11,030	84,433	45.75%
3504	10222	PACO ASSURANCE COMPANY INC	0.04%	55,953		46,533	(2,226)	0	(66,725)	-143.39%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.04%	50,794		72,127	109,736	20,000	450,914	625.17%
0000	12754	MEDICUS INSURANCE COMPANY	0.04%	46,654		22,220	0	0	0	0.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.01%	8,771		5,261	(3,556)	0	(12,203)	-231.95%
0163	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	2,702		2,702	(91)	0	(869)	-32.16%
2638	15865	NCMIC INSURANCE COMPANY	0.00%	0		0	4,981	0	(30,057)	N/A
0212	16355	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0		148,800	99,427	0	(376,948)	-253.33%
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0		0	(56)	0	(97)	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0		0	0	0	(521)	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0		0	0	0	(13,617)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0		(3,427)	97,136	15,000	321,127	-9370.50%
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0		0	0	0	7,246	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0		0	0	0	(76)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0		0	(7)	0	(350)	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0		0	(457,447)	847,500	(757,959)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0		0	355,191	0	(951,186)	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0		0	(400)	0	1,486	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0		0	503	0	3,552	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0		0	1,088,394	2,273,585	(5,031,532)	N/A
0553	24678	ARROWOOD INDEMNITY COMPANY	0.00%	0		0	17,663	0	21,582	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0		0	153,227	1,237,500	844,458	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0		(2,213)	(106,236)	0	0	0.00%
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0		0	(245,917)	533,175	(2,357,402)	N/A
0000	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0		0	(179,498)	0	(454,367)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0		0	(8,870)	(361,066)	(859,242)	N/A
0000	35904	HEALTH CARE INDEMNITY INC	0.00%	0		0	35,367	0	100,000	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0		0	(6)	0	(10)	N/A
TOTAL PHYSICIANS & SURGEONS BUSINESS			100.00%	125,881,868		128,191,866	24,379,671	53,940,208	19,554,674	15.25%

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MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	100.76%	29,166,787	30,621,490	1,740,627	6,139,242	3,093,181	10.10%
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	1.61%	466,838	470,802	(11,129)	0	144,258	30.64%
0000	35904	HEALTH CARE INDEMNITY INC	1.23%	355,268	346,035	1,918,618	11,233,997	(5,612,954)	-1622.08%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.84%	241,968	61,720	(181,690)	175,000	(1,138,754)	-1845.03%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.23%	66,416	58,100	49,204	85,000	111,882	192.57%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENN	0.02%	6,716	2,505	0	0	3,480	138.92%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.00%	1,103	1,103	331,809	0	67,570	6126.02%
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.00%	0	0	92,809	370,560	(277,767)	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(563)	0	7,486	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	(38,956)	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	128	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(1)	0	2	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	0	0	(3)	N/A
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.00%	0	0	108,738	0	688,135	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	68,275	0	438,493	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	0	0	50,460	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	(113)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	(1,416)	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	242,885	0	(1,025,000)	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	839,437	792,700	(3,195,039)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	36,118	0	113,690	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	0	0	(4,656)	N/A
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	117,782	0	739,232	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	10,350	0	10,904	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(3,042)	0	(1,465,386)	N/A
0218	20443	CONTINENTAL CASUALTY COMPANY	-4.69%	(1,358,032)	(960,625)	(11,507)	58,000	(718,660)	74.81%
TOTAL HOSPITAL BUSINESS			100.00%	28,947,064	30,601,130	5,348,728	18,854,499	(8,009,803)	-26.17%



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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0031	11843	MEDICAL PROTECTIVE COMPANY	57.75%	2,716,452	2,721,098	612,107	553,429	727,929	26.75%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENN	14.26%	670,910	689,865	0	0	(104,505)	-15.15%
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	9.44%	444,030	444,145	781,241	0	(211,655)	-47.65%
1272	33367	INTERMED INSURANCE COMPANY	8.72%	410,367	422,367	340,911	0	2,270,684	537.61%
0508	10801	FORTRESS INSURANCE COMPANY	4.18%	196,460	185,939	83,972	0	86,567	46.56%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	1.88%	88,654	88,130	12,342	0	20,303	23.04%
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.76%	82,694	73,542	89,689	36,500	1,062,036	1444.12%
0012	23809	GRANITE STATE INSURANCE COMPANY	1.31%	61,650	60,987	76,670	0	28,352	46.49%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.49%	22,982	12,883	2,489	0	5,809	45.09%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.19%	8,755	7,937	0	0	714	9.00%
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.03%	1,182	649	0	0	0	N/A
TOTAL DENTISTS BUSINESS			100.00%	4,704,136	4,707,542	1,999,421	589,929	3,886,234	82.55%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
2007 PAGE 20 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE COMPANY INC THE							
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	74.41%	308,947	326,136	(8,956)	0	4,862	1.49%
0244	10677	CINCINNATI INSURANCE COMPANY THE	18.32%	76,053	75,798	0	0	0	0.00%
			7.27%	30,168	20,527	2,447	0	60,553	294.99%
		TOTAL NURSES BUSINESS	100.00%	415,168	422,461	(6,509)	0	65,415	15.48%

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**2007 PAGE 20 SUPPLEMENT EXPERIENCE WITH MARKET SHARE**

**MEDICAL MALPRACTICE - Other**

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	34.52%	3,268,195	3,057,610	1,251,452	738,106	1,558,881	50.98%
0244	10677	CINCINNATI INSURANCE COMPANY THE	17.11%	1,619,446	1,645,609	(1,280,577)	322,431	(1,950,899)	-118.55%
2638	15865	NCMIC INSURANCE COMPANY	14.37%	1,360,033	1,382,925	126,120	946,750	(489,675)	-35.41%
0761	22810	CHICAGO INSURANCE COMPANY	9.88%	934,825	944,671	(1,771,979)	40,000	4,757,227	503.59%
0626	22667	ACE AMERICAN INSURANCE COMPANY	7.92%	749,413	711,537	0	723,435	938,062	131.84%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	4.35%	411,713	402,813	20,051	5,784	28,327	7.03%
0861	10686	MEDICAL LIABILITY ALLIANCE	3.54%	334,957	383,110	0	0	518,480	135.33%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	3.32%	313,973	317,903	(16,181)	0	(72,508)	-22.81%
0218	20443	CONTINENTAL CASUALTY COMPANY	2.50%	236,928	237,001	83,146	72,349	(286,219)	-120.77%
0761	21857	AMERICAN INSURANCE COMPANY THE	1.14%	107,810	96,873	17,251	0	67,949	70.14%
0000	12361	GALEN INSURANCE COMPANY	0.96%	91,105	46,198	0	0	0	0.00%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSY	0.38%	36,307	36,707	375,652	124,904	(91,889)	-250.33%
0163	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.02%	1,684	1,727	(1,968)	0	(2,546)	-147.42%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	128	0	0	0	0.00%
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	(11,896)	0	0	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(27)	0	(104)	N/A
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	1,226	0	0	(5,214)	-425.29%
0012	19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	0	0	(3)	0	(23)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	774	0	350	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	135	0	37	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	28,620	0	31,194	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(45,767)	0	0	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	(17)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	(196)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	(1,431)	0	686	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	(1,867)	0	(1,708)	N/A
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	104	(35)	0	860	826.92%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	(9,475)	17,000	681,141	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	476	14	0	61	12.82%
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	(5,410)	0	(14,859)	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	(70)	0	(1,015)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	350	0	0	N/A
0163	24740	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	0	0	(27)	0	(20)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	382	0	86,894	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(35)	0	(48)	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	2,213	101,452	0	42,052	1900.23%
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	503	0	(27)	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(142,665)	2,062,500	(222,691)	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	48,236	600,000	(93,196)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	(891)	0	(552)	N/A
0091	29459	TWIN CITY FIRE INSURANCE COMPANY	0.00%	0	0	101	0	0	N/A
0181	34207	WESTPORT INSURANCE CORPORATION	0.00%	0	0	(3,988)	0	(11,965)	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	108,771	40,000	114,598	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(135)	0	165	N/A
TOTAL OTHER BUSINESS			100.00%	9,466,389	9,268,831	(1,131,417)	5,693,259	5,581,593	60.22%

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	21.79%	41,270,790	42,401,218	10,309,914	11,622,627	22,870,377	53.94%
0861	27642	MISSOURI HOSPITAL PLAN	17.44%	33,039,047	33,776,275	1,835,262	4,491,547	3,820,046	11.31%
2698	33391	MEDICAL ASSURANCE CO INC THE	12.29%	23,272,154	25,596,403	14,638,731	4,642,069	3,385,253	13.23%
0031	11843	MEDICAL PROTECTIVE COMPANY	8.59%	16,278,171	17,572,313	4,097,398	9,921,574	7,676,636	43.69%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	5.53%	10,468,408	9,344,594	2,205,178	1,057,500	2,526,127	27.03%
0861	10686	MEDICAL LIABILITY ALLIANCE	4.39%	8,306,644	7,432,026	922,161	1,455,000	5,095,500	68.56%
0000	35904	HEALTH CARE INDEMNITY INC	4.16%	7,882,305	7,886,147	2,446,707	2,723,249	1,618,427	20.52%
1272	33367	INTERMED INSURANCE COMPANY	3.74%	7,084,217	8,511,104	1,836,475	10,180,750	2,125,016	24.97%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	2.93%	5,545,685	4,810,434	(98,632)	7,536,755	7,351,048	152.81%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	2.44%	4,613,024	3,881,254	722,088	0	66,294	1.71%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.10%	3,970,894	3,768,764	195,994	0	904,650	24.00%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.78%	3,362,106	3,321,459	184,620	625,000	512,529	15.43%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	1.56%	2,959,624	2,872,306	569,756	293,283	1,427,835	49.71%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.53%	2,904,338	2,884,083	1,211,942	400,000	1,680,130	58.26%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYLV	1.53%	2,893,616	2,747,602	651,409	150,000	1,066,559	38.82%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	1.28%	2,429,333	2,429,333	(162,132)	675,000	(2,329,830)	-95.90%
0000	12361	GALEN INSURANCE COMPANY	1.08%	2,038,422	1,402,275	183,325	0	608,000	43.36%
0244	10677	CINNATI INS CO THE	0.92%	1,739,382	1,756,850	(1,256,794)	868,734	(34,907)	-1.99%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.89%	1,692,015	1,441,254	603,230	567,615	2,866,678	198.90%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.82%	1,545,037	1,206,197	282,435	1,095,500	809,637	67.12%
2638	15865	NCMC INSURANCE COMPANY	0.73%	1,389,575	1,386,946	1,026,508	406,660	(260,205)	-18.76%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.61%	1,147,741	1,269,607	(11,475)	950,000	759,718	59.84%
0761	22810	CHICAGO INSURANCE COMPANY	0.51%	961,304	953,531	2,399,976	6,869,900	(4,478,325)	-469.66%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.35%	661,733	636,632	202,415	592,500	212,358	33.36%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.21%	398,805	392,090	(2,431)	7,500	(2,821)	-0.72%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.18%	343,730	338,377	(42,008)	0	(150,577)	-44.50%
0501	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.15%	285,503	254,997	50,172	0	97,393	38.19%
2358	32921	ISME MUTUAL INSURANCE COMPANY	0.14%	269,066	335,957	1,442,719	0	5,305,070	1579.09%
1129	21970	ONEBEACON INSURANCE COMPANY	0.12%	226,660	116,822	679	0	70,178	60.07%
0508	10801	FORTRESS INSURANCE COMPANY	0.09%	177,622	154,024	39,432	0	37,220	24.17%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.05%	94,565	89,421	9,011	0	19,627	21.95%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.04%	82,232	82,736	0	0	1,190	1.44%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.04%	76,558	75,865	17,214	23,833	5,086	6.70%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.03%	62,805	62,815	(616)	(616)	(7,903)	-12.58%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.03%	58,984	56,334	59,897	0	103,933	184.49%
3504	10222	PACO ASSURANCE COMPANY INC	0.02%	42,991	329,863	(10,567)	96,000	(77,399)	-23.46%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	4,265	6,789	(7,233)	0	(10,674)	-157.22%
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	2,506	2,541	497	0	62	2.44%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	2,001	494	57,664	405,000	415,060	84020.24%
0761	21881	NATIONAL SURETY CORPORATION	0.00%	1,039	644	108	0	139	21.58%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(7,899)	0	(19,892)	N/A
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	(118)	0	(208)	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(24,242)	0	1,243	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(2,576)	0	1,953	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(90)	0	128	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	(17,307)	220,000	(15,074)	N/A
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(42)	0	(533)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(296)	0	(224)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(144)	0	(250)	N/A

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(23,128)	0	(27,679)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	33,315	(58,444)	559,255	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(6,830)	0	(4,699)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(26)	0	269	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(698)	0	1,422	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	913,405	989,099	(1,920,957)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	779,170	425,000	(408,646)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	(800)	0	0	N/A
0761	21873	FIREMAN'S FUND INSURANCE COMPANY	0.00%	0	0	48,638	(150,250)	(1,000,251)	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(1,085)	0	(25,202)	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	(5,042)	0	(6,854)	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE CO	0.00%	0	0	8,462	0	19,153	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.00%	0	0	(69,431)	0	(281,411)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	3,533	0	0	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	3	0	(14)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	1,121,528	280,579	3,955,451	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	0	0	167	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	(10,687)	0	161,029	N/A
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	0	0	1,057	0	3,171	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(1,176)	0	(1,697)	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(10,575)	(1,168,565)	(1,046,386)	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(34,589)	0	(157,484)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	523	0	5,502	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0	0	17	0	106	N/A
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	0	(6)	0	(27)	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(47,894)	0	0	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	4,862,943	2,060,496	6,994,735	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(278,277)	0	(1,920,036)	N/A
0181	34207	WESTPORT INSURANCE CORPORATION	0.00%	0	23,711	(4,509)	0	(13,530)	-57.06%
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	478,971	(53,006)	0	(609,564)	-127.27%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	205,342	(96,339)	0	(249,837)	-121.67%
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(13,427)	0	(2,647,532)	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	(51,032)	629,530	(2,047,099)	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(438)	0	(657)	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(205)	0	1,420	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	-0.10%	(192,134)	(351,335)	773,812	427,752	(628,889)	179.00%
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	189,392,763	191,945,065	54,460,186	71,311,677	64,755,507	33.74%

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**MEDICAL MALPRACTICE - Physicians & Surgeons**

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	30.85%	41,270,790	42,401,218	10,309,914	11,622,627	22,870,377	53.94%
2698	33391	MEDICAL ASSURANCE CO INC THE	16.51%	22,094,203	24,346,668	12,836,904	4,638,769	2,968,575	12.19%
0031	11843	MEDICAL PROTECTIVE COMPANY	10.15%	13,581,338	14,866,214	3,753,944	9,114,891	6,877,953	46.27%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	7.82%	10,468,408	9,344,594	2,205,178	1,057,500	2,526,127	27.03%
0861	10686	MEDICAL LIABILITY ALLIANCE	5.94%	7,940,739	7,243,371	922,161	1,455,000	4,891,690	67.53%
1272	33367	INTERMED INSURANCE COMPANY	5.02%	6,717,835	8,070,926	1,754,587	10,113,000	2,030,262	25.16%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	4.14%	5,545,685	4,801,434	(98,632)	7,536,755	7,351,048	152.81%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.45%	4,613,024	3,881,254	722,088	0	66,294	1.71%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.97%	3,970,894	3,768,764	195,994	0	904,650	24.00%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	2.51%	3,362,106	3,321,459	184,620	625,000	512,529	15.43%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	2.17%	2,904,338	2,884,083	1,211,942	400,000	1,680,130	58.26%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	1.82%	2,429,333	2,429,333	(162,132)	675,000	(2,329,830)	-95.90%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNS)	1.49%	1,989,927	1,820,997	0	(25,000)	1,006,567	55.28%
0000	12361	GALEN INSURANCE COMPANY	1.46%	1,952,576	1,359,353	183,325	0	608,000	44.73%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	1.15%	1,545,037	1,206,197	282,435	1,095,000	809,637	67.12%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.85%	1,140,493	1,267,601	(11,475)	950,000	758,646	59.85%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.49%	661,733	636,632	202,415	592,500	212,358	33.36%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.41%	554,127	499,245	291,018	547,398	1,152,778	230.90%
0501	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.21%	285,503	254,997	50,172	0	97,393	38.19%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.20%	269,066	335,957	1,442,719	0	5,305,070	1579.09%
1129	21970	ONEBEACON INSURANCE COMPANY	0.17%	226,660	116,822	679	0	70,178	60.07%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.15%	196,358	43,486	174,422	689,882	(665,765)	-1530.99%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.05%	66,503	43,585	15,476	0	46,864	107.52%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	4,265	6,789	(155)	0	(793)	-11.68%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	2,001	494	57,664	405,000	415,060	84020.24%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(7,899)	0	(19,892)	N/A
2638	15865	NCMIC INSURANCE COMPANY	0.00%	0	0	0	0	(387,290)	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	26	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	(17,307)	220,000	(15,074)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(23,128)	0	(27,679)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	24,126	(58,444)	464,616	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(26)	0	269	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	913,405	989,099	(1,920,957)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	777,045	425,000	(408,169)	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(1,085)	0	(25,202)	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	(5,042)	0	(6,854)	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	1,310,241	5,399,902	(11,066,363)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	1,259,003	170,679	3,287,189	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	(2,213)	(106,236)	0	0	0.00%
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	0	0	1,057	0	3,171	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	4,862,943	2,060,496	6,994,735	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(278,277)	0	(1,920,036)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(13,272)	0	(2,202,847)	N/A
1210	35602	OHIO INSURANCE COMPANY	0.00%	0	0	(1,342)	0	(53,841)	N/A
0000	35904	HEALTH CARE INDEMNITY INC	0.00%	0	0	151,177	0	100,000	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(438)	0	(657)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	(19)	(12)	0	0	0	0.00%
		TOTAL PHYSICIANS & SURGEONS BUSINESS	100.00%	133,792,923	134,958,248	45,370,208	60,700,054	52,960,943	39.24%

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MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	78.88%	33,039,047	33,776,275	1,835,262	4,491,547	3,820,046	11.31%
0000	35904	HEALTH CARE INDEMNITY INC	18.82%	7,882,305	7,886,147	2,295,530	2,723,249	1,518,427	19.25%
0218	20443	CONTINENTAL CASUALTY COMPANY	2.16%	903,615	702,184	128,250	11,000	1,226,376	174.65%
2698	33391	MEDICAL ASSURANCE CO INC THE	0.93%	391,311	406,099	585,359	0	135,366	33.33%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.14%	58,984	56,334	59,897	0	103,933	184.49%
0244	10677	CINNATIINS CO THE	0.00%	0	0	(13,785)	799,000	97,542	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	1,927	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	128	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENN	0.00%	0	0	0	0	(1,000)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	1	0	(1)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	12	0	11	N/A
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.00%	0	0	20,951	0	64,293	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	7,859	0	90,452	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(698)	0	1,422	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	89,858	(150,250)	(2,026,250)	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	790,155	1,245,000	(4,784,381)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	88,312	0	646,562	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	0	0	(100)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	0	0	4,919	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0	0	17	0	106	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	0	0	(13,773)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(155)	0	(144,685)	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	(49,690)	629,530	(1,993,258)	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	-0.93%	(390,000)	(396,379)	599,390	(262,130)	36,876	-9.30%
TOTAL HOSPITAL BUSINESS			100.00%	41,885,262	42,430,660	6,436,525	9,486,946	(1,215,062)	-2.86%

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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0031	11843	MEDICAL PROTECTIVE COMPANY	56.59%	2,696,833	2,706,099	343,454	806,683	798,683	29.51%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENN	17.50%	834,103	870,053	0	0	18,199	2.09%
2698	33391	MEDICAL ASSURANCE CO INC THE	9.62%	458,385	479,448	1,216,468	3,300	281,312	58.67%
1272	33367	INTERMED INSURANCE COMPANY	7.69%	366,382	440,178	81,888	67,750	94,754	21.53%
0508	10801	FORTRESS INSURANCE COMPANY	3.73%	177,622	154,024	39,432	0	37,220	24.17%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	1.86%	88,500	84,582	9,011	0	13,364	15.80%
0244	10677	CINCINNATI INS CO THE	1.40%	66,792	72,197	22,469	9,963	13,384	18.54%
0012	23809	GRANITE STATE INSURANCE COMPANY	1.32%	62,805	62,815	0	0	(7,287)	-11.60%
0176	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.15%	7,248	2,006	0	0	1,072	53.44%
0012	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.14%	6,479	5,896	0	0	1,190	20.18%
0012	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	0	0	(300,000)	N/A
TOTAL DENTISTS BUSINESS				4,765,149	4,877,298	1,712,722	887,696	951,891	19.52%



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MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE							
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	77.86%	328,255	364,188	0	0	0	N/A
0244	10677	CINCINNATI INS CO THE	17.97%	75,753	76,840	0	0	0	0.00%
			4.17%	17,593	17,173	0	0	(12,376)	0.00%
		TOTAL NURSES BUSINESS	100.00%	421,601	458,201	0	0	(12,376)	-2.70%

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**MEDICAL MALPRACTICE - Other**

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	33.93%	2,893,121	2,828,721	533,329	293,283	1,316,678	46.55%
0244	10677	CINCINNATI INS CO THE	19.41%	1,654,997	1,667,480	(1,265,478)	59,771	(133,457)	-8.00%
2638	15865	NCMIC INSURANCE COMPANY	16.29%	1,389,575	1,386,946	1,026,508	406,660	127,085	9.16%
0761	22810	CHICAGO INSURANCE COMPANY	11.27%	961,304	953,531	299,580	224,998	11,372,419	1192.66%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	4.68%	398,805	392,090	(2,431)	7,500	(2,821)	-0.72%
0861	10686	MEDICAL LIABILITY ALLIANCE	4.29%	365,905	188,655	0	0	203,810	108.03%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	4.03%	343,730	338,377	(42,008)	0	(150,577)	-44.50%
0218	20443	CONTINENTAL CASUALTY COMPANY	2.75%	234,273	239,825	183,962	9,217	487,524	203.28%
0000	12361	GALEN INSURANCE COMPANY	1.01%	85,846	42,922	0	0	0	0.00%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.90%	76,558	75,865	17,214	23,833	5,086	6.70%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSY	0.82%	69,586	56,552	651,409	175,000	42,793	75.67%
3504	10222	PACO ASSURANCE COMPANY INC	0.50%	42,991	329,863	(10,567)	96,000	(77,399)	-23.46%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.07%	6,065	4,839	0	0	6,263	129.43%
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.03%	2,506	2,541	497	0	62	2.44%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.02%	1,508	1,558	0	0	0	0.00%
0761	21881	NATIONAL SURETY CORPORATION	0.01%	1,039	644	108	0	139	21.58%
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	19	12	523	0	583	4858.33%
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	(118)	0	(208)	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(24,242)	0	1,243	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(2,576)	0	0	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(90)	0	0	N/A
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(42)	0	(533)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(297)	0	(223)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(156)	0	(261)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	1,330	0	4,187	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(6,830)	0	(4,699)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	2,125	0	(477)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	(800)	0	0	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	(41,220)	0	1,025,999	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE CO	0.00%	0	0	8,462	0	19,153	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.00%	0	0	(69,431)	(616)	(281,411)	N/A
0012	23809	GRANITE STATE INSURANCE COMPANY	0.00%	0	0	64,049	0	(616)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	3,533	0	0	N/A
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	0	0	(7,078)	0	(9,881)	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	3	0	(14)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	(225,787)	109,900	21,700	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	0	0	167	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	95,549	0	161,029	7276.50%
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	2,213	(1,176)	0	(1,697)	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(10,575)	(1,168,565)	(1,046,386)	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(34,589)	0	(157,384)	N/A
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	0	(6)	0	(27)	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(47,894)	0	0	N/A
0181	34207	WESTPORT INSURANCE CORPORATION	0.00%	0	23,711	(4,509)	0	(13,530)	-57.06%
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	478,971	(53,006)	0	(609,564)	-127.27%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	205,342	(96,339)	0	(236,064)	-114.96%
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(205)	0	1,420	N/A
TOTAL OTHER BUSINESS			100.00%	8,527,828	9,220,658	940,731	236,981	12,070,111	130.90%

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NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PHYSICIANS MUTUAL	22.34%	42,450,735	39,874,314	4,184,634	2,975,123	19,824,620	49.72%
0861	27642	MISSOURI HOSPITAL PLAN	17.33%	32,937,495	32,626,339	4,460,807	7,097,204	7,719,697	23.66%
2698	33391	MEDICAL ASSURANCE CO INC THE	13.54%	25,721,360	27,679,098	13,220,952	5,483,035	8,380,636	30.28%
0031	11843	MEDICAL PROTECTIVE COMPANY	9.34%	17,746,207	18,893,849	7,028,234	8,315,674	16,774,674	88.78%
1272	33367	INTERMED INSURANCE COMPANY	5.38%	10,230,026	10,396,994	23,090,703	12,476,456	1,949,150	18.75%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	4.46%	8,466,959	7,882,572	1,361,256	1,705,158	4,341,158	55.07%
0000	35904	HEALTH CARE INDEMNITY INC	4.28%	8,133,777	8,133,777	1,966,754	724,128	4,523,892	55.62%
0861	10686	MEDICAL LIABILITY ALLIANCE	3.38%	6,428,814	7,554,400	2,071,892	655,000	5,310,997	70.30%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	2.63%	4,992,613	6,671,173	2,520,136	6,235,431	10,362,288	155.33%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.25%	4,279,440	3,471,747	186,265	0	1,114,350	32.10%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	1.83%	3,484,766	3,124,341	707,697	0	1,925,437	61.63%
0218	20427	AMERICAN CASUALTY CO OF READING PA	1.42%	2,693,847	2,584,658	175,574	797,585	625,289	24.19%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.37%	2,608,423	2,576,270	724,771	0	2,964,552	115.07%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	1.34%	2,546,182	2,416,723	334,099	127,500	2,130,836	88.17%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.31%	2,493,934	2,338,853	165,335	1,775,000	1,534,828	65.62%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	1.28%	2,432,153	2,432,153	(833,973)	825,000	1,895,270	77.93%
0244	10677	CINCINNATI INS CO THE	0.93%	1,771,524	1,821,845	1,830,478	858,394	1,103,027	60.54%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.78%	1,483,034	1,336,511	354,671	0	1,333,004	99.74%
2638	15865	NCMIC INSURANCE COMPANY	0.73%	1,387,061	1,404,334	655,052	361,256	1,754,132	124.91%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.62%	1,177,101	1,460,154	780,309	561,554	1,100,156	75.35%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.48%	921,321	851,607	257,483	353,950	439,914	51.66%
0761	22810	CHICAGO INSURANCE COMPANY	0.48%	903,801	1,052,663	703,246	12,416,832	(4,544,647)	-431.73%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.47%	884,254	2,057,564	(112,641)	0	(770,558)	-37.45%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.34%	638,645	513,856	124,352	81,052	589,699	114.76%
3504	10222	PACO ASSURANCE COMPANY INC	0.31%	595,455	290,280	93,987	0	345,352	118.97%
2358	32921	ISME MUTUAL INSURANCE COMPANY	0.26%	496,280	539,027	131,756	0	303,461	56.30%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.20%	385,352	381,577	3,215	5,410	6,493	1.70%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.17%	315,923	275,895	(14,910)	115,500	(23,665)	-8.58%
0212	21687	MID CENTURY INSURANCE COMPANY	0.15%	282,978	282,978	3,207,419	3,500,981	10,623,385	3754.14%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.13%	247,558	382,246	255,879	(29,246)	(890,197)	-232.89%
0501	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.13%	242,129	145,516	33,149	0	64,347	44.22%
0508	10801	FORTRESS INSURANCE COMPANY	0.07%	134,956	107,665	50,823	0	11,002	10.22%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.04%	82,558	80,520	0	0	1,355	1.68%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.04%	81,011	79,513	4,470	0	18,172	22.85%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.04%	79,157	99,811	22,757	0	90,796	90.97%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.04%	77,650	81,078	4,777	0	8,537	10.53%
0350	34207	WESTPORT INSURANCE CORPORATION	0.04%	73,636	73,614	1,610	0	(2,475)	-3.36%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.03%	60,689	80,681	88,718	15,000	357,702	443.35%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.02%	33,004	27,576	563,475	2,535,100	(1,310,620)	-4752.76%
3548	25658	TRAVELERS INDEMNITY COMPANY	0.01%	18,552	277,740	148,954	309,750	399,878	143.98%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.01%	13,494	12,245	6,744	31,128	(41,725)	-340.75%
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	3,877	5,092	(470,752)	1,262,500	(2,391,016)	-46956.32%
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	3,340	3,201	147	0	216	6.75%
0761	21881	NATIONAL SURETY CORPORATION	0.00%	176	95	(8)	0	74	77.89%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(45,997)	0	(1,780)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(305)	0	(4,372)	N/A
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	0	0	(559)	0	(980)	N/A
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	0	0	(240,000)	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(4,389)	0	4,376	N/A

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3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	3,944	0	(7,639)	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	205	0	(81)	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	7,844	(60,742)	0	(1,599)	-20.39%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(52)	0	(822)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(1,348)	0	(1,997)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(483)	0	(203)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(28,442)	0	(35,249)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	6,416	56,310	191,055	N/A
1129	20621	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	0	0	0	130	130	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	47,362	0	(18,102)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	23	0	(5)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	579	0	(380)	N/A
3548	21296	COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	0.00%	0	0	(91,304)	0	(225,000)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	(4)	(3,692)	0	(1,347)	33675.00%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	530,710	500,000	435,090	N/A
1129	21970	ONEBEACON INSURANCE COMPANY	0.00%	0	0	475	0	19,114	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	11,161	0	25,237	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	225	0	150	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE CO	0.00%	0	0	(14)	0	(37)	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.00%	0	0	(49,542)	0	(206,138)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	827	0	(283)	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	(2)	0	1	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	12	0	(75)	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	0	0	(226)	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	(2,213)	(114,626)	56,160	(547,315)	24731.81%
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	0	2,635	(3,744)	0	(11,234)	-426.34%
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(8,000)	0	(3,000)	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(493,088)	3,015,214	172,054	N/A
3548	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	10	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0	0	(1,869)	0	(10,599)	N/A
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	0	6	0	27	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(558,536)	0	7,300	N/A
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	1,599,261	512,125	(721,692)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(35,233)	268,500	(96,471)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(9,147)	0	37,934	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	(50,294)	0	(652,863)	N/A
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	(371)	0	(707)	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(626)	0	(1,005)	N/A
0212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	0	(51)	0	(288)	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	348	0	(296)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	(2,110)	(1,824)	(3,647,130)	1,600,000	(9,498,568)	520754.82%
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	(6,259)	(6,252)	3,784	0	1,757	-28.10%
		TOTAL MEDICAL MALPRACTICE BUSINESS	100.00%	190,032,878	192,382,331	67,086,048	77,579,894	88,557,355	46.03%

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**2005 PAGE 20 SUPPLEMENT EXPERIENCE WITH MARKET SHARE**  
**MEDICAL MALPRACTICE - Physicians & Surgeons**

NAIC Group	NAIC Code	Company Name	Market Share	Direct Premium	Written Premium	Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PHYSICIANS MUTUAL	31.73%	42,450,735		39,874,314	4,184,634	2,975,123	19,824,620	49.72%
2698	33391	MEDICAL ASSURANCE CO INC THE	18.30%	24,489,344		26,403,582	13,228,059	5,438,035	8,385,141	31.76%
0031	11843	MEDICAL PROTECTIVE COMPANY	11.23%	15,025,119		16,287,595	6,620,010	7,946,500	16,176,000	99.31%
1272	33367	INTERMED INSURANCE COMPANY	7.33%	9,813,143		9,973,307	22,132,093	12,159,108	1,868,231	18.73%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	6.33%	8,466,959		7,882,572	1,361,256	1,705,158	4,341,158	55.07%
0861	10686	MEDICAL LIABILITY ALLIANCE	4.73%	6,322,814		7,462,875	2,071,892	655,000	5,305,997	71.10%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	3.73%	4,992,613		6,671,173	2,520,136	6,235,431	10,362,288	155.33%
0000	11253	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	3.20%	4,279,440		3,471,747	186,265	0	1,114,350	32.10%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	2.60%	3,484,766		3,124,341	707,697	0	1,925,437	61.63%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.95%	2,608,423		2,576,270	724,771	0	2,964,552	115.07%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.86%	2,488,999		2,335,870	165,335	1,775,000	1,534,828	65.71%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	1.82%	2,432,153		2,432,153	(833,973)	825,000	1,895,270	77.93%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	1.25%	1,674,908		1,512,371	0	27,500	2,673,888	176.80%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1.11%	1,483,034		1,336,511	354,671	0	1,333,004	99.74%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.69%	921,321		851,607	257,483	353,950	439,914	51.66%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.48%	638,645		513,856	124,352	81,052	589,699	114.76%
3504	10222	PACO ASSURANCE COMPANY INC	0.45%	595,455		290,280	93,987	0	345,352	118.97%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.37%	496,280		539,027	131,756	0	303,461	56.30%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.34%	454,258		640,534	372,731	512,891	(1,017,171)	-158.80%
0212	21687	MID CENTURY INSURANCE COMPANY	0.21%	282,978		282,978	3,207,419	3,500,981	10,623,385	3754.14%
0501	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.18%	242,129		145,516	33,149	0	64,347	44.22%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.06%	77,320		77,585	0	0	1,355	1.75%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.03%	43,497		44,502	(2,624)	0	(104,098)	-233.92%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.02%	32,905		28,879	312,624	2,185,100	(1,470,139)	-5090.69%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	4,323		4,276	710	0	1,859	43.48%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0		0	(45,997)	0	(1,780)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0		0	(251)	0	(4,389)	N/A
2638	15865	NCMIC INSURANCE COMPANY	0.00%	0		0	200,393	200,000	132,803	124.91%
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0		0	0	0	(240,000)	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0		0	0	0	(101)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0		0	0	0	(35,249)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0		0	(28,442)	0	191,055	N/A
1129	20621	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	0		0	6,416	56,310	130	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0		0	0	130	(18,102)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0		0	47,362	0	(1)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0		0	0	0	(7)	N/A
3548	21296	COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	0.00%	0		0	(91,304)	0	(225,000)	N/A
1129	21970	ONEBEACON INSURANCE COMPANY	0.00%	0		0	475	0	19,114	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0		0	225	0	150	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0		0	(1)	0	(5)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0		738	(575,430)	790,000	(1,544,616)	-209297.56%
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0		(2,213)	(106,236)	0	0	0.00%
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	0		2,635	(3,744)	0	(11,234)	-426.34%
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0		0	1,599,261	512,125	(721,692)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0		0	(35,233)	268,500	(96,471)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0		0	(71,168)	0	(333,983)	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0		0	(50,294)	0	(7,198)	N/A
0000	35904	HEALTH CARE INDEMNITY INC	0.00%	0		0	43,475	0	100,000	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0		0	(626)	0	(1,005)	N/A

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	(19)	(12)	0	0	0	0.00%
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	(2,110)	(1,824)	(3,646,581)	1,600,000	(9,499,420)	520801.54%
		TOTAL PHYSICIANS & SURGEONS BUSINESS	100.00%	133,799,432	134,869,365	55,196,733	49,802,894	77,185,727	57.23%

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MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	77.92%	32,937,495	32,626,339	4,460,807	7,097,204	7,719,697	23.66%
0000	35904	HEALTH CARE INDEMNITY INC	19.24%	8,133,777	8,133,777	1,923,279	724,128	4,423,892	54.39%
0218	20443	CONTINENTAL CASUALTY COMPANY	1.13%	479,509	577,039	273,410	32,000	2,073,399	359.32%
2698	33391	MEDICAL ASSURANCE CO INC THE	0.77%	327,430	330,164	(49,778)	0	(31,554)	-9.56%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.73%	310,137	270,270	(14,606)	115,500	(23,133)	-8.56%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.19%	79,157	99,811	22,757	0	90,796	90.97%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.01%	4,935	2,983	0	0	0	0.00%
0031	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	0	(3,139)	80,000	(61,000)	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	(2,177)	250,851	350,000	159,519	-7327.47%
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	(7,538)	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	(81)	N/A
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	0	0	(2,000)	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.00%	0	0	0	0	(1,000)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(3)	0	7	N/A
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	0	28,848	0	236,294	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	23	0	(4)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	579	0	(373)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	(75,762)	435,000	(436,844)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	0	0	1,571	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0	0	(1,869)	0	(10,599)	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	255,879	0	(810,585)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	62,021	0	721,917	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	0	0	(645,665)	N/A
0212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	0	(51)	0	(288)	N/A
0244	10677	CINCINNATI INS CO THE	-0.01%	(2,965)	10,434	(165,088)	40,000	(508,894)	-4877.27%
TOTAL HOSPITAL BUSINESS			100.00%	42,269,475	42,048,640	6,968,158	8,873,832	12,887,534	30.65%

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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0031	11843	MEDICAL PROTECTIVE COMPANY	55.86%	2,721,088	2,606,254	411,363	289,174	659,674	25.31%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	17.89%	871,274	904,373	0	0	334,670	37.01%
2698	33391	MEDICAL ASSURANCE CO INC THE	10.30%	501,844	523,101	42,671	45,000	27,049	5.17%
1272	33367	INTERMED INSURANCE COMPANY	8.56%	416,883	423,687	958,610	317,348	80,919	19.10%
0508	10801	FORTRESS INSURANCE COMPANY	2.77%	134,956	107,665	50,823	0	11,002	10.22%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	1.66%	81,011	79,513	0	0	81,198	102.12%
0244	10677	CINCINNATI INS CO THE	1.60%	77,960	73,757	24,136	142,500	59,423	80.57%
0012	23809	GRANITE STATE INSURANCE COMPANY	1.25%	60,689	80,681	0	15,000	(56,148)	-69.59%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.11%	5,238	2,935	0	0	0	0.00%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	0	0	(1,585)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	0	0	(283)	N/A
TOTAL DENTISTS BUSINESS			100.00%	4,870,943	4,801,966	1,487,603	809,022	1,195,919	24.90%



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MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	97.50%	402,742	422,251	0	0	0	0.00%
0244	10677	CINCINNATI INS CO THE	2.50%	10,333	10,693	0	0	(8,496)	-79.45%
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	0	6	0	27	N/A
		TOTAL NURSES BUSINESS	100.00%	413,075	432,944	6	0	(8,469)	-1.96%

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY CO OF READING PA	30.53%	2,650,350	2,540,156	149,350	797,585	493,093	19.41%
0244	10677	CINCINNATI INS CO THE	19.43%	1,686,196	1,726,961	1,971,430	675,894	1,560,994	90.39%
2638	15865	NCMIC INSURANCE COMPANY	15.98%	1,387,061	1,298,014	454,659	161,256	1,621,329	124.91%
0761	22810	CHICAGO INSURANCE COMPANY	10.41%	903,801	1,052,663	703,246	12,416,832	(4,544,647)	-431.73%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	10.19%	884,254	2,057,564	(112,641)	0	(770,558)	-37.45%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	4.44%	385,352	381,577	3,215	5,410	6,493	1.70%
0038	35181	EXECUTIVE RISK INDEMNITY INC	2.85%	247,558	382,246	0	(29,246)	(79,612)	-20.83%
0218	20443	CONTINENTAL CASUALTY COMPANY	2.80%	243,334	242,581	134,168	16,663	43,928	18.11%
0861	10686	MEDICAL LIABILITY ALLIANCE	1.22%	106,000	91,525	0	0	5,000	5.46%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.89%	77,650	81,078	4,777	0	8,537	10.53%
0350	34207	WESTPORT INSURANCE CORPORATION	0.85%	73,636	73,614	1,610	0	(2,475)	-3.36%
3548	25658	TRAVELERS INDEMNITY COMPANY	0.21%	18,552	277,740	148,954	309,750	399,878	143.98%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.11%	9,171	7,969	6,034	31,128	(43,584)	-546.92%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.07%	5,786	5,625	(304)	0	(532)	-9.46%
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.04%	3,877	4,354	180,440	37,500	(409,556)	-9406.43%
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.04%	3,340	3,201	147	0	216	6.75%
0761	21881	NATIONAL SURETY CORPORATION	0.00%	176	95	(8)	0	74	77.89%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	99	874	0	0	0	0.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(54)	0	17	N/A
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	0	0	(559)	0	(980)	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(4,389)	0	4,376	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	3,944	0	0	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	205	0	0	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	7,844	(60,742)	0	(1,599)	-20.39%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	4,470	0	(61,026)	N/A
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(52)	0	763	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.00%	0	(21)	334,099	100,000	(876,722)	4174866.67%
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(1,348)	0	(1,997)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(480)	0	(210)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	(549)	0	852	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	0	(3,692)	0	(1,347)	33675.00%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	530,710	500,000	435,090	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	11,161	0	25,237	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE CO	0.00%	0	0	(14)	0	(37)	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.00%	0	0	(49,542)	0	(206,138)	N/A
0012	23809	GRANITE STATE INSURANCE COMPANY	0.00%	0	0	88,718	0	413,850	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	827	0	0	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	(2)	0	1	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	13	0	(70)	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	0	0	(226)	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	(8,390)	56,160	(547,315)	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(8,000)	0	(3,000)	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(493,088)	3,015,214	172,054	N/A
3548	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	10	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(558,536)	0	7,300	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	0	0	(350,000)	N/A

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	(371)	0	(707)	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	348	0	(296)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	-0.07%	(6,240)	(6,240)	3,784	0	186	-2.98%
TOTAL OTHER BUSINESS			100.00%	8,679,953	10,229,416	3,433,548	18,094,146	(2,703,356)	-26.43%



## Definition of Terms

**Cash Flow Loss Ratio** – Direct paid losses divided by direct written premium.

**Economic Damages** – The amount of damages arising from pecuniary harm including, without limitation, medical damages and those damages arising from lost wages and lost earning capacity.

**Direct Incurred Losses** – Total indemnity costs of insured claims, including both sums already paid and estimates of those yet to be paid, before reinsurance has been ceded and/or assumed.

**Direct Losses Paid** – Total indemnity costs of insured claims, including amounts paid in the current year for claims arising from coverage in prior years, before reinsurance has been ceded and/or assumed.

**Direct Premium Earned** – The part of premiums attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Direct Premium Written** – Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Loss Ratio** – Direct incurred losses divided by direct earned premium.

**Non-Economic Damages** – The amount of damages arising from non-pecuniary harm including, without limitation, pain, suffering, mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium.

**Non-Admitted Market** – Sales by surplus lines carriers and risk retention groups. Surplus lines carriers have no Missouri license, and DIFP does not approve policy forms or review rates. These insurers, however, have a license in at least one state and have demonstrated the financial ability to write policies for hard-to-obtain coverage in Missouri. Risk retention groups – whose members have similar needs for liability coverage – are organized under federal law and exempt from regulation except by the state that they chose as the domicile for their license.

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